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ABSTRACT

This report presents information from a variety of sources (primarily government agencies) regarding the status of women in the United States. The report presents data for each state on 20 component indicators as well as on 4 composite indices: political participation; employment and earnings; economic autonomy; and reproductive rights. Discussed in the report's six sections are the following topics: political participation (voter registration and voter turnout, elected officials, and institutional resources); employment and earnings (women's earnings, the wage gap, labor force participation, and women's representation in the labor market by occupation and industry); economic autonomy (access to health insurance, education, women business owners, women's poverty); reproductive rights (state by state variations in reproductive rights); health and vital statistics; and basic demographics and demographic variations among the states. Twenty-seven maps, charts, figures, and tables are included. Appended are the following: methodology, terms, and sources for the composite indices; terms and sources for reproductive rights components; national rankings on selected indicators; 88-item list of national resource organizations; and list of Census Bureau regions. The bibliography contains 49 references. (MN)

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The Status of Women in the States

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About this Report

The Status of Women in the States is the result of a research project conducted by the Institute for Women's Policy Research (IWPR) to establish baseline measures for the status of women in each of the 50 states and the District of Columbia. In addition to this report, summarizing the findings for all the states, the project also produced individual reports for the District of Columbia and 13 states: California, Georgia, Illinois, Maine, Maryland, Michigan, New Jersey, New Mexico, New York, North Carolina, Texas, Virginia, and Washington. This effort is part of a larger IWPR Economic Policy Education Program, funded by the Ford Foundation, that is intended to improve the ability of advocates and policymakers at the state level to address women's economic issues.

The data used in each report come from a variety of sources, primarily government agencies (although other organizations also provided data where relevant). Many individuals and organizations throughout the country assisted in locating data and reviewing this report.

While every effort has been made to check the accuracy and completeness of the information presented, please do not hesitate to contact the Institute with any questions or comments. The Board of Directors and staff of IWPR hope this series of reports will serve as a useful information tool.

About the Institute for Women's Policy Research

The Institute for Women's Policy Research is an independent, nonprofit, scientific research organization founded in 1987 to meet the need for women-centered, policy-oriented research. The Institute works with policymakers, scholars, and advocacy groups around the country to design, execute, and disseminate research findings that illuminate policy issues affecting women and families and to build a network of individuals and organizations that conduct and use women-oriented policy research. Members and affiliates of the Institute's Information Network receive regular reports and information. The Institute is a 501(c)(3) tax-exempt organization.

About IWPR's Partners in this Project

In producing this report and the individual state reports, the Institute for Women's Policy Research called upon many individuals and organizations throughout the United States. A National Advisory Committee, representing organizations in many of the states that were studied in depth, met in Washington, DC, to review the data sources and format for the reports. Many other individuals and organizations also reviewed the reports and assisted in disseminating them.

For copies of this report or reports for any of the fourteen states contact:
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We especially thank the many state advisory committees who reviewed the reports and provided us with feedback, as well as the national advisory committee who met in March 1996.

Jacqueline Chu, Research Associate at IWPR, led the research team that collected and analyzed the data, developed the indicators, and drafted the reports for all of the states and the District of Columbia, as well as the national summary report. These research team members included Megan DeBell, Communications Fellow; Martha Stapleton, Research Fellow; Liz Rinker, Intern; Arian Giantris, Intern; and Jodi Burns, Research Assistant. Jodi Burns also coordinated the work of the National Advisory Committee and the State Advisory Committees. Jill Braunstein, Director of Communications and Outreach, led the major effort of producing and disseminating 15 reports simultaneously. Others who assisted in inputting and checking data, as well as copyediting the reports were Marlene Kenney, Intern; Rachel Gardunio, Intern; Stacey Friedman, Research Fellow; Meaghan Mountford, Research News Reporter Fellow; and Kanya Dorland, Research Fellow. The project was carried out under the general direction of Heidi Hartmann, President of the Institute for Women's Policy Research.

Other IWPR staff who provided technical expertise throughout this project include Hsiao-Ye Yi, Research Associate, and Young-Hee Yoon, Senior Research Associate. Roberta Spalter-Roth, former Research Director at IWPR, and Stephanie Aaronson, Consulting Economist, helped conceptualize the project in its early stages. Susan M. Dynarski conducted data analysis for IWPR as part of her graduate work at Harvard University.

We also thank several colleagues who read and commented on various drafts of this manuscript: Prue Hyman, Visiting Fellow from Victoria University of Wellington, New Zealand; Brigid O'Farrell, Visiting Fellow, Mount Vernon College; and Lois Shaw, Senior Consulting Economist at IWPR.

Table of Contents

Introduction 1

Overview of the Status of Women in the States 3

Political Participation 7
- The Political Participation Composite Index 7
  - Voter Registration and Voter Turnout 7
  - Elected Officials 9
  - Institutional Resources 12

Employment and Earnings 13
- The Employment and Earnings Composite Index 13
  - Women's Earnings 13
  - The Wage Gap 15
  - Labor Force Participation 18
  - Women's Representation by Occupation and Industry 21

Economic Autonomy 23
- The Economic Autonomy Composite Index 23
  - Access to Health Insurance 23
  - Education 25
  - Women Business Owners 28
  - Women's Poverty 29

Reproductive Rights 31
- The Reproductive Rights Composite Index 31
  - State-by-State Variation in the Components of the Index 31

Health and Vital Statistics 35

Basic Demographics 39
- Demographic Variations Among the States 39

Conclusions 41

Appendices
- I. Methodology, Terms, and Sources for the Composite Indices 43
- II. Terms and Sources for Reproductive Rights Components 46
- III. National Rankings on Selected Indicators 47
- IV. National Resources 55
- V. List of Census Bureau Regions 60

References 61

List of Maps, Charts, and Tables

Map 1. Political Participation Composite Index 4
Map 2. Employment and Earnings Composite Index 4
Map 3. Economic Autonomy Composite Index 5
Map 4. Reproductive Rights Composite Index 5
Map 5. Women's Voter Registration 10
Map 6. Women's Voter Turnout 10
Map 7. Women in Elected Office 11
Map 8. Women's Resources 11
Map 9. Women's Median Annual Earnings 16
Map 10. Ratio of Women's to Men's Earnings 16
Map 11. Women's Labor Force Participation 17
Map 12. Women in Managerial and Professional Occupations 17
Map 13. Percent of Women with Health Insurance 26
Map 14. Educational Attainment 26
Map 15. Women's Business Ownership 27
Map 16. Percent of Women Above Poverty Level 27

Chart 1. Political Participation Composite Scores 8
Chart 2. Employment and Earnings Composite Scores 14
Chart 3. Economic Autonomy Composite Scores 24
Chart 4. Reproductive Rights Composite Scores 32

Figure 1. The Female-Male Wage Gap Over the Life Cycle (1994 Median Annual Earnings, by Age) 15
Figure 2. Trends in Labor Force Participation Rates for Women, 1950-1995, by Birth Cohort 19
Figure 3. Distribution of Employed Men and Women Across Occupations, 1994 20
Figure 4. Distribution of Employed Men and Women Across Industries, 1994 21

Table 1. Health and Vital Statistics 36
Table 2. Percent of Total Population, Medicare, and Medicaid Recipients Enrolled in Health Maintenance Organizations (HMOs), 1994 37
Table 3. Basic Statistics 40

Introduction

The changes that have occurred in women's economic roles during the current century are among the most significant and sweeping transformations of U.S. society and indeed of societies around the world. The United Nations' Fourth World Conference on Women in Beijing in 1995 heightened awareness of the progress women have made in achieving equal rights and opportunities, of the barriers remaining, and of the need to monitor women's progress.

Monitoring women's progress in the United States, however, poses a unique challenge because statistics that describe national trends often overlook differences between states and regions. This report on the *Status of Women in the States* presents data on key indicators of women's status for the 50 states and the District of Columbia as well as for the nation as a whole. A series of fourteen reports provides additional information on women's status in California, the District of Columbia, Georgia, Illinois, Maine, Maryland, Michigan, New Jersey, New Mexico, New York, North Carolina, Texas, Virginia, and Washington. Each report ranks its state relative to other states in its Census Bureau geographic region as well as to all fifty states and the District of Columbia. IWPR's goal in producing these reports and in describing these state level differences is to help policymakers meet the challenge of monitoring women's progress in this diverse country and to guide policy decisions that affect women's lives.

The data used in the report come from a variety of sources, primarily government agencies (although other organizations also provided data where relevant). Most of the figures reported come either from the 1990 Census, which provides a very large number of cases for each state, making reliable comparisons across the states possible, or from combining several years or months of data since 1990 from the U.S. Census Bureau's Current Population Survey, a procedure which also makes state comparisons possible. In cases where the number reported here comes from only one Current Population Survey interview rather than several, the Census Bureau's judgment in publishing state-by-state data was relied upon.

In producing any report of this nature, it is necessary to select some data for inclusion and leave out other data, to choose some indicators of women's status and reject others. In making these decisions, the IWPR research team kept in mind several principles and constraints: parsimony, representativeness and reliability, and comparability of data across all the states and the District of Columbia. IWPR chose four areas for which it developed composite indicators of women's status: political participation, employment and earnings, economic autonomy, and reproductive rights. In order to aid in the interpretation of these indicators, basic health and demographic data have also been included. The treatment of several topics was necessarily limited by the lack of reliable and comparable data at the state level: these topics include domestic violence, older women, pension coverage, and the experiences of women in different racial and ethnic groups. In the area of health care, the amount of data is vast, and developing and summarizing one index to represent women's health status was not attempted. Identifying and reporting on regional differences within the states was also beyond the scope of this project.

The fourteen individual state reports highlight states from a variety of geographic regions, some states that are primarily urban and others that are primarily rural, and some states with relatively large populations and others with small populations. Some were selected because of high citizen activism, others because of efforts to expand temporary disability insurance to cover paid family leave or to examine and remedy pay inequity in their state civil service. Comparing these diverse states to each other raises many questions about why the states differ on the indicators that were examined. These unanswered questions deserve further research by all those interested in the status of women in the nation. IWPR intends to continue researching women's status on the state level and producing reports to disseminate the findings.

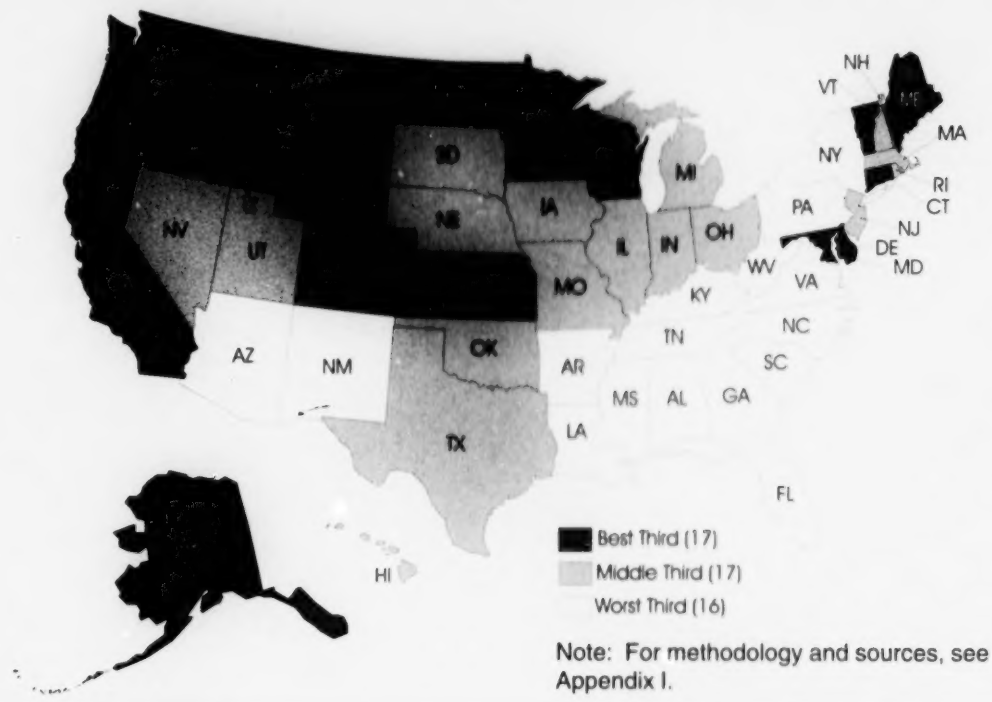
Overview of the Status of Women in the States

Some indicators of women's status, such as the wage gap, vary among the fifty states more than others, such as the percentage of women with health insurance. This report presents data for each state on 20 component indicators as well as on four composite indices that group and summarize the state's ratings on these component indicators. Some states and regions fare consistently well or poorly on all four composite indices. Women in the southeastern United States and several of the midwestern states tend to fare poorly in employment and earnings, have limited economic autonomy, have less political participation, and have fewer reproductive rights than women in the western or northeastern parts of the country. Texas, Idaho, Virginia, and Georgia present a very mixed picture across the four areas measured by the composite indices. Maps 1 through 4 show which states ranked in the top, middle, and bottom third of the nation on the composite indicators. Within each composite index, some states have similar rankings on all the component indicators, while others rank well on some components and poorly on others (these differences can be seen in Maps 5-16 below).

The Political Participation Composite Index combines four aspects of women's political status: voter registration, voter turnout, representation in elected office, and women's institutional resources. There is wide variation among the states on these components. Although women in the United States are more likely to register to vote than are men in the United States as a whole and in most states, there is a large variation (35 points) between the state with the highest registration rate for women (North Dakota, 92.4 percent) and the state with the lowest registration rate for women (Nevada, 57.1 percent). There are also states in which men are registered at a higher rate than women, such as Alabama, Kentucky, Minnesota, and Rhode Island (data not shown). Women are also more likely, on average, to vote than are men, but there is substantial variation (25 points) between the state with the highest rate of women's voter participation (Montana, 68.8 percent) and that with the lowest rate (Kentucky, 43.6 percent). In a few states, such as Minnesota, North Dakota, Rhode Island, and Tennessee, men's voter turnout is higher than women's (data not shown; all data represent averages from the 1992 and 1994 elections). The 103rd and 104th sessions of Congress saw an influx of women into national elected office, but variation among the states is significant on this indicator as well. While in three states -- California, Kansas, and now Maine (as a result of the November 1996 election) -- women have filled both Senate seats, seven other states -- Alaska, Delaware, Iowa, Mississippi, New Hampshire, Vermont, and Wisconsin -- have never sent a woman to Congress (Center for the American Woman and Politics, 1996a).

The Employment and Earnings Composite Index combines four indicators of women's economic status: earnings, the wage gap, women's representation in managerial and professional jobs, and women's participation in the labor force. While in every state in the country, women's median earnings are less than those of men, women's earnings and the gap between women's and men's earnings vary substantially from state to state. Earnings tend to be higher on the west coast and in the northeast and lower in the southeast. While some of this variation in earnings levels is related to regional differences in the cost of living, variation in the gap between men's and women's earnings across the states cannot be explained by cost of living differences. Women's earnings are highest and the wage gap is narrowest in the District of

Map 1. **Political Participation Composite Index**



Note: For methodology and sources, see Appendix I.

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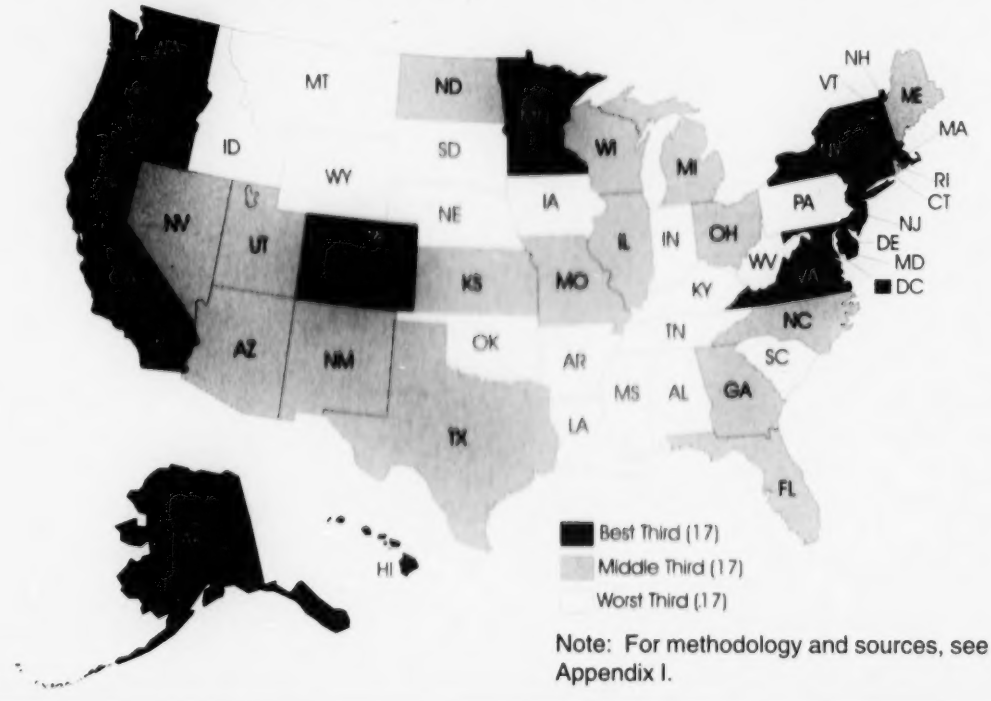
Map 2. **Employment and Earnings Composite Index**



Note: For methodology and sources, see Appendix I.

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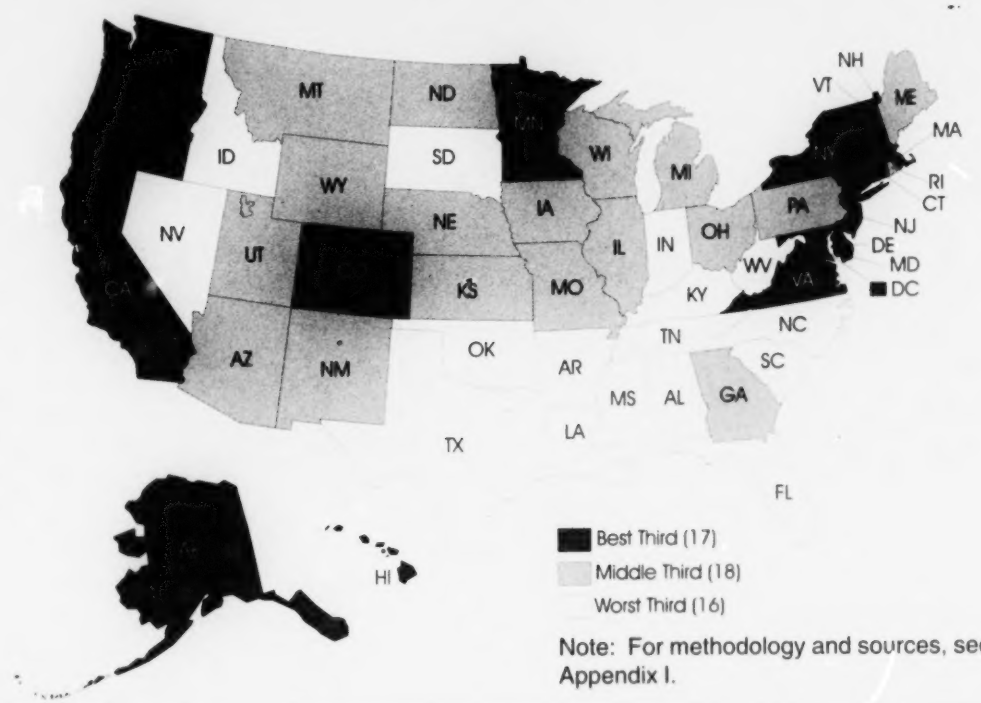
Map 3. **Economic Autonomy Composite Index**



Note: For methodology and sources, see Appendix I.

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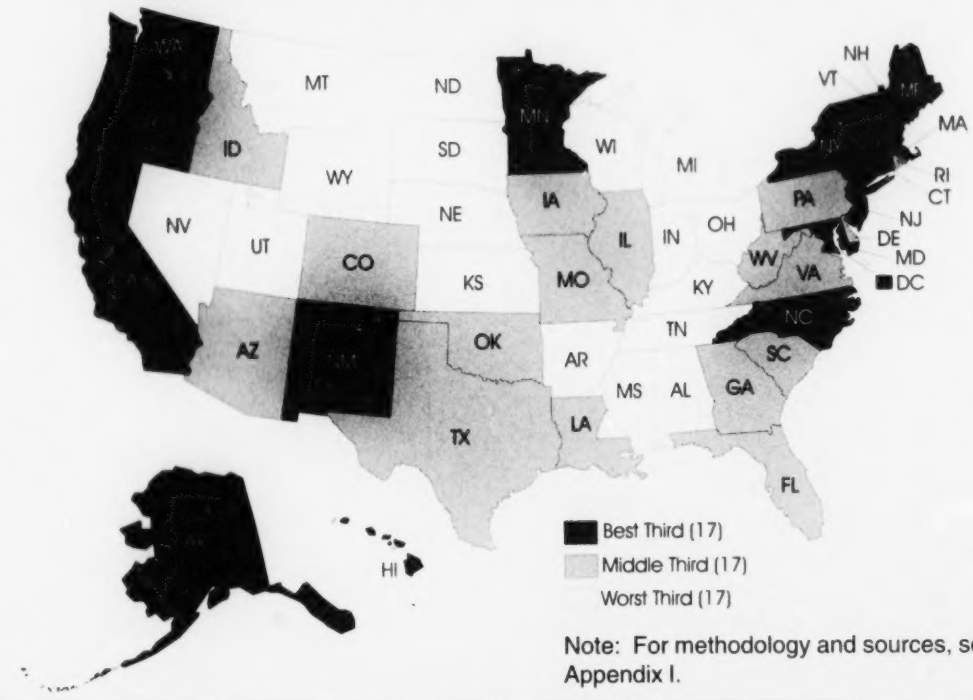
Map 4. **Reproductive Rights Composite Index**



Note: For methodology and sources, see Appendix I.

Columbia, where women earn 87.5 percent of men's earnings. The wage gap is widest in West Virginia, where women earn only 58.9 percent of men's earnings and have among the lowest median earnings ($14,738) in the nation. Also, women are historically less likely than men to be employed in professional and managerial occupations. Women are increasing their presence in these fields, however, and this increase is more pronounced in some states than in others. There is a 20 point difference between the District of Columbia, which had the highest percentage (43.0 percent) and the state with the lowest percentage of women in these fields (Indiana, 21.2 percent). Favorable scores for women on the wage gap, the absolute level of female earnings, and women's representation in professional and managerial occupations are fairly closely related, probably because these occupations are among those with the highest average earnings. The District of Columbia, California, and much of New England score well on these three indicators. The fourth component of this index, women's labor force participation, exhibits slightly different trends, with the percentage of women in the labor force being high in many of the mountain and southwestern states.

The Economic Autonomy Composite Index combines four indicators of women's ability to exercise control over their economic lives: college education, health insurance, business ownership, and poverty rates. Overall, more women are earning college degrees and starting their own businesses than in years past. Some states, such as Minnesota and Washington, with higher percentages of college-educated women, also tend to have higher percentages of women with health insurance, higher proportions of women business owners, and smaller percentages of women in poverty. Directions of causation are, however, unclear. A wealthier state may be more likely to send its women to college, or an educated female population may hold good jobs and so avoid poverty. High proportions of women-owned businesses are generally clustered in the western United States while high scores on other components of the Economic Autonomy index are not, suggesting that additional factors influence the business ownership indicator.

The Reproductive Rights Composite Index incorporates each state's scores on eight legislative and political component indicators. The states' scores on this composite also vary widely. Some states such as Hawaii rank well on each component of the index and on the composite index. Others such as Nebraska, rank poorly on the composite indicator as well as on each component of the index. Other states show a more mixed commitment to reproductive rights, ranking well on some and poorly on others, such as Alaska, Iowa and Maine.

Political Participation

The political participation composite index describes several aspects of political life that are important to women: voter registration, voter turnout, women elected officials on the state and federal level, and women's institutional resources in the states (commissions for women or other bodies).

In recent years, a growing gender gap -- the tendency for women and men to vote differently -- has focused attention on the ways in which women's and men's interests and policy needs might differ. There is also growing support among voters, both male and female, for electing women to political office. Research has found that regardless of party affiliation, women officeholders are more likely than male officeholders to support women's agendas (Center for the American Woman and Politics, CAWP, 1991).

Women need to be at the table when policies affecting women's lives are discussed to ensure that women's unique perspectives are being included in the debate and their needs addressed. The institutional resources, such as organizations, in each state that are focused on women's interests are also important in making women's voices heard.

The Political Participation Composite Index

- The state with the highest composite political participation index is Kansas. Kansas ranks first in the women in elected office component and ranks in the top half in voter registration and voter turnout among women.

- Overall, political involvement for women tends to be high in the western United States, New England, and parts of the Midwest.

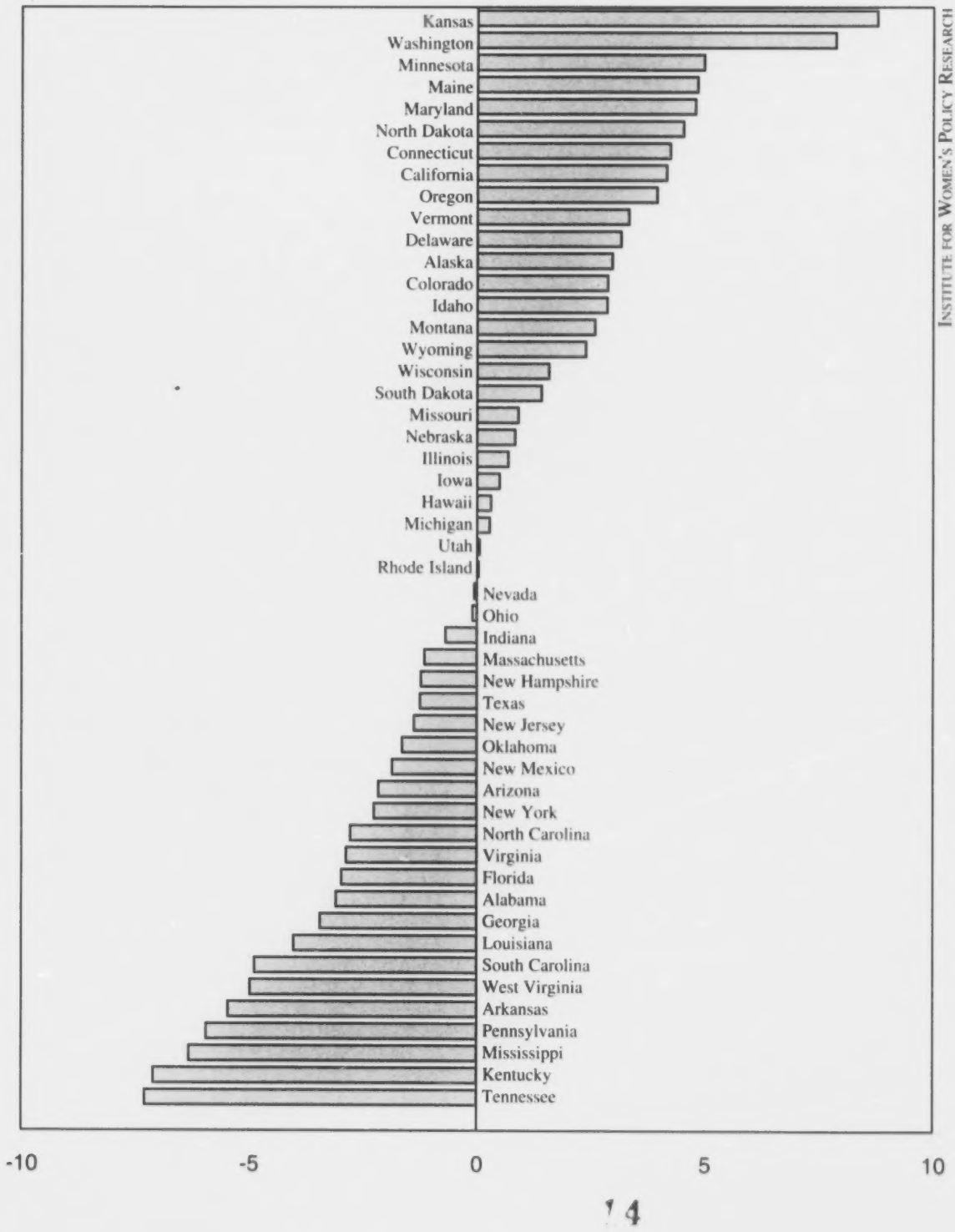
- In the southeastern states, from West Virginia to Tennessee to Florida, women have the least influence and involvement in political matters overall. They do, however, have good numbers of women's institutional resources, a first step perhaps to greater political involvement in other ways in the future.

- Pennsylvania, in a generally politically active geographic area for women, ranks a surprising 47th overall, ranking in the lowest fifth on all components except institutional resources.

Voter Registration and Voter Turnout

In 1920, the 19th Amendment, giving women the right to vote, was officially ratified, and approximately eight million of the 52 million women of all ages in the United States voted for the first time in the November 1920 election (National Women's Political Caucus, 1995). Women today are more likely than men to register to vote and have reported consistently higher registration and voter turnout rates than men since 1980 (U.S. Bureau of the Census, 1993), but voter turnout is relatively low (by international standards) for both sexes. Since 1964, women voters in the United

Chart 1.
Political Participation Composite Scores



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States have outnumbered male voters. In the 1992 presidential election, over 60 million women reported voting, constituting 62 percent of women eligible to vote. In contrast, 53 million men reported voting, constituting 60 percent of men eligible to vote. Hence, women constituted 54 percent of the total vote, as reported by voters themselves in post-election surveys.

- Survey data show that voter registration is generally highest in the West North Central states (the prairie states). The highest voter registration rate was in North Dakota, where an average of 92.4 percent of women eligible to vote reported they were registered in the 1992 and 1994 elections.

- Nevada had the lowest reported women's voter registration, with only 57.1 percent of eligible women registered. Many southern states and some of the mid-atlantic states also had low female voter registration rates in 1992 and 1994.

- Women voters in Montana had the highest turnout rate in the country with 68.8 percent of registered women reporting voting. Reported women's voter turnout was generally high across most of the northern states, from Michigan west to Oregon, and in Alaska.

- Voter turnout is lowest in much of the south, from Florida through Texas, as well as in California. In Kentucky, only 43.6 percent of registered women reported that they voted, on average, in the 1992 and 1994 elections, making it the lowest ranked state in the country. West Virginia (45.5 percent) and Georgia (46.7 percent) ranked next lowest.

- Interestingly, those states with higher percentages of women registered to vote and voting are not necessarily the states that have higher numbers of female elected officials. California and Texas, for example, rank high on the component of women in elected office, although they are in the bottom third of the nation in terms of both women's registration and women's turnout.

Elected Officials

Though women are still a minority in elected office at both national and state levels, their presence has grown substantially in recent years. A record number of women served in the 104th Congress. Nine women served in the U.S. Senate (104th Congress) and women filled 49 of the 435 seats in the U.S. House of Representatives (this includes Eleanor Holmes Norton, the delegate from the District of Columbia). In contrast, in the 96th Congress (1979-1981), only one Senator and 16 members of the House of Representatives were women (CAWP, 1996a).

- In general, women are more likely to hold elected office in the west. Kansas had the highest score on the women elected officials component indicator. The top ten states include Washington (2nd), California (3rd), and Colorado (5th). A few northeastern states also rank in the top ten: Delaware (4th), Maine (8th) and Connecticut (9th).

- In two states in 1996 -- California and Kansas -- women filled both U.S. Senate seats. While the two Kansas senators did not run in the general election (one retired and one was defeated in her primary), two new women senators were elected in

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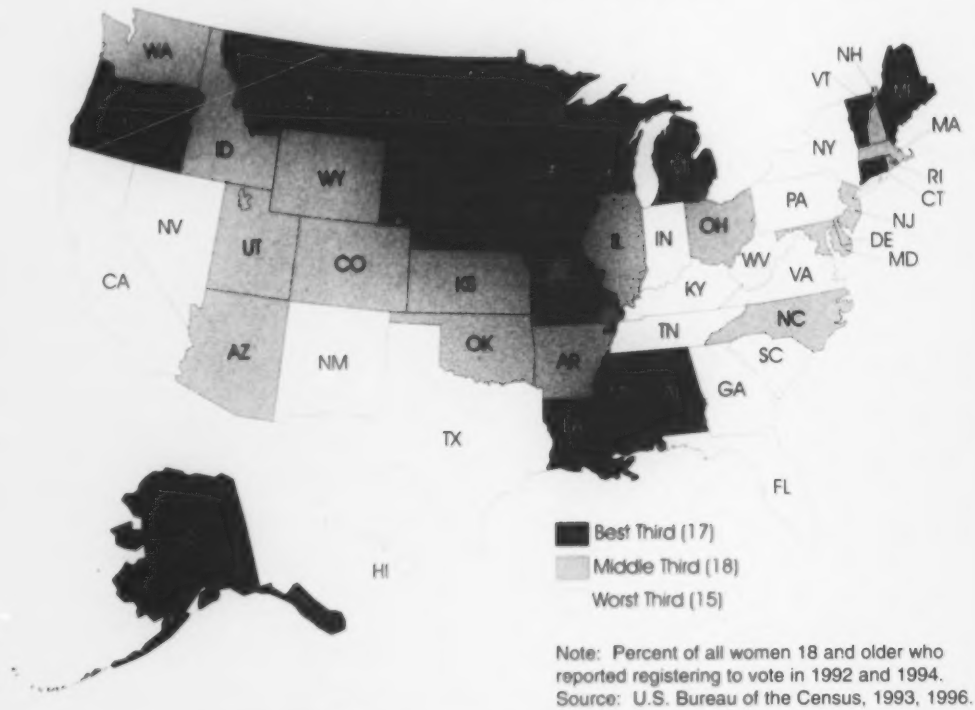
Map 5. **Women's Voter Registration**



Note: Percent of all women 18 and older who reported registering to vote in 1992 and 1994.
Source: U.S. Bureau of the Census, 1993, 1996.

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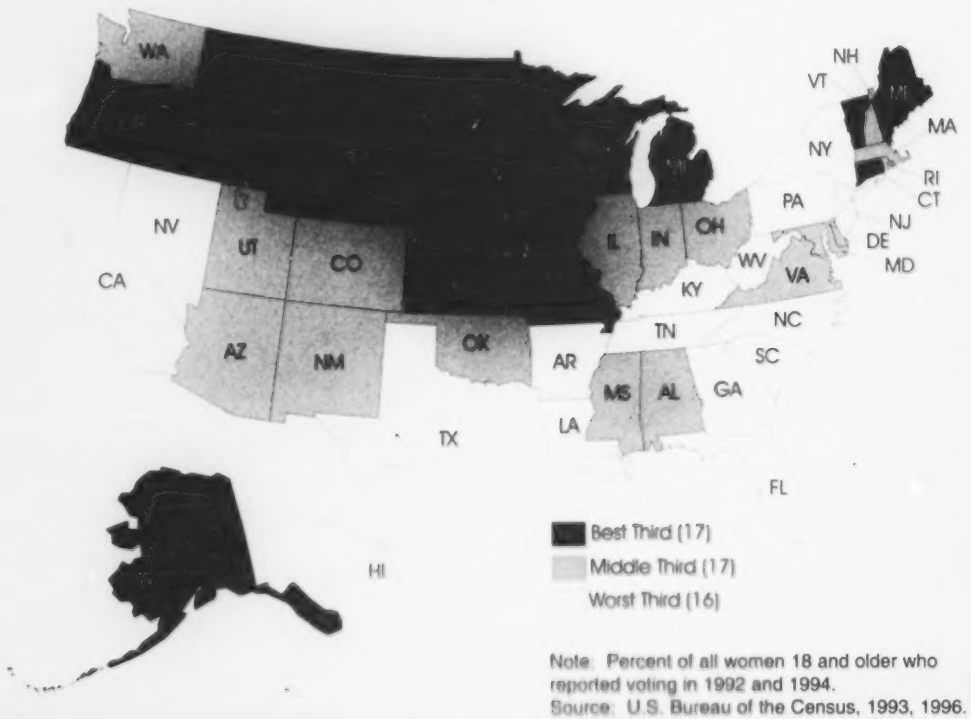
Map 6. **Women's Voter Turnout**



Note: Percent of all women 18 and older who reported voting in 1992 and 1994.
Source: U.S. Bureau of the Census, 1993, 1996.

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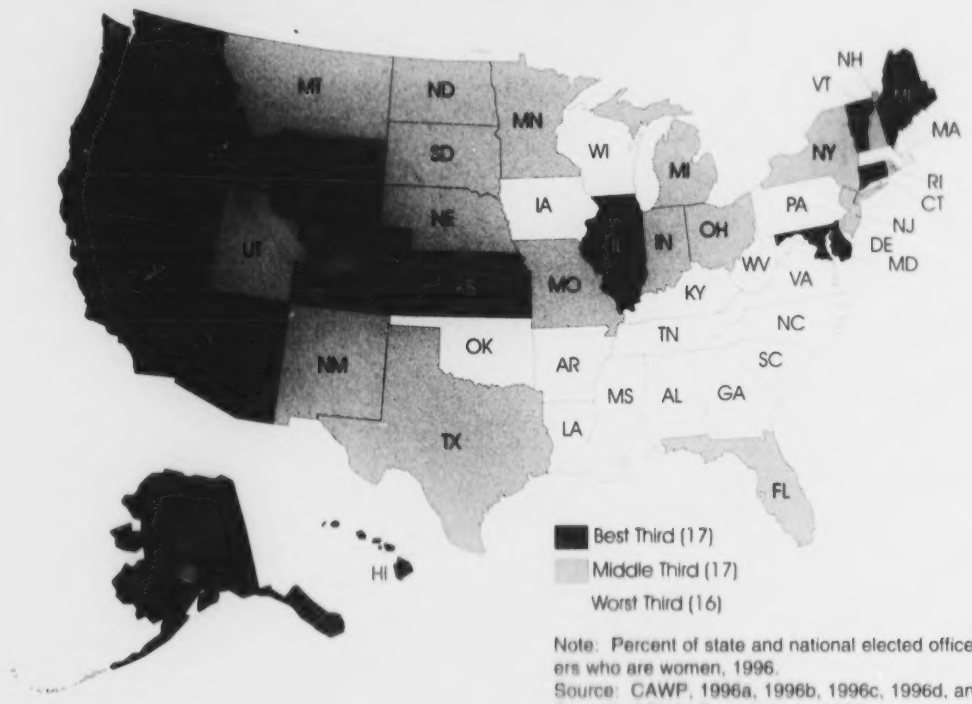
Map 7. **Women in Elected Office**



Note: Percent of state and national elected officeholders who are women, 1996.
Source: CAWP, 1996a, 1996b, 1996c, 1996d, and Council of State Governments, 1996.

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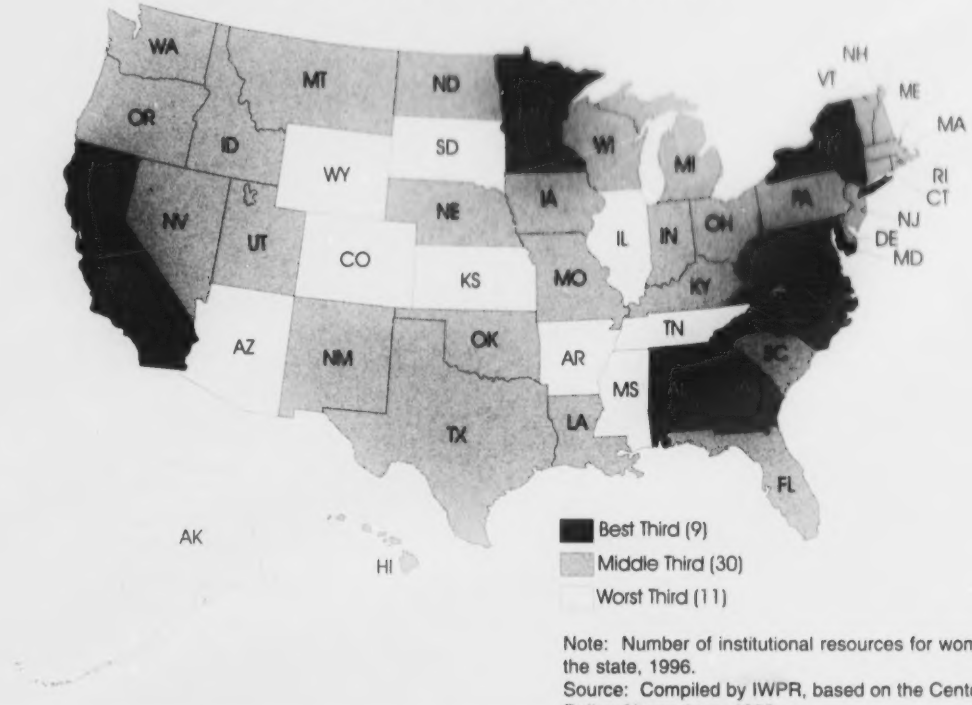
Map 8. **Women's Resources**



Note: Number of institutional resources for women in the state, 1996.
Source: Compiled by IWPR, based on the Center for Policy Alternatives, 1995.

November 1996; a Democrat in Louisiana and a Republican in Maine. As of January 1997, Maine will have two women senators.

- Nearly all of the southeastern states rank in the bottom third on the women in elected office indicator. Alabama (47th), Louisiana (47th), Kentucky (49th), and Mississippi (50th) have the worst records of electing women to public office.

- Christine Todd Whitman, governor of New Jersey, is the only woman governor in office in 1996. To date, only 13 women have served as governors (CAWP, 1996b). In November 1996, a woman was newly elected governor of New Hampshire.

Institutional Resources

Women's institutional resources play an important role in providing information and attracting the attention of policymakers and the public to women's issues. These resources include several types of groups that focus on women. A Women's State Agenda Project is an independent or non-profit organization that calls attention to women's agendas. In many states, the governor appoints a state Commission on the Status of Women. Also, women members of the state legislature often join together in caucuses in the Senate and/or the House.

State commissions for women and commissions on the status of women are modeled on the first President's Commission on the Status of Women, established by John F. Kennedy on December 14, 1961. President Kennedy appointed Eleanor Roosevelt as chair of the first Commission on the Status of Women. The first state commission for women was appointed in February of 1963 in Washington State (Harrison, 1988). Today, although there is no presidential commission, the Clinton Administration maintains the White House Office for Women's Initiatives and Outreach, which serves as a liaison between the White House and women's organizations, advocates for issues that are important to women and families, and conducts roundtables to enable women to discuss their priorities with administration officials (White House Office on Women's Initiatives and Outreach, 1996). Currently, there are also over 250 state, county and local commissions for women in the United States (National Association of Commissions for Women, 1996).

- Five states -- California, Georgia, Maryland, North Carolina, and Virginia -- have all three types of institutional resources for women at the state level. Institutional resources for women tend to be concentrated in the South Atlantic region.

- Three states -- Arizona, Kansas, and Mississippi -- have none of these institutional resources for women at the state level.

Employment and Earnings

The employment and earnings composite index measures how women fare in the labor market. The index includes women's median earnings, the female/male earnings ratio, women's participation in the labor force, and the proportion of women in professional and managerial occupations. Earnings and economic well-being are inextricably linked for all people and increasingly so for women. Women's employment status and earnings have grown in importance to women and their families as demographic changes have occurred -- more married couple families rely on both the husband's and the wife's earnings to survive, more women are heading their own households alone, and more women are in the labor force.

The Employment and Earnings Composite Index

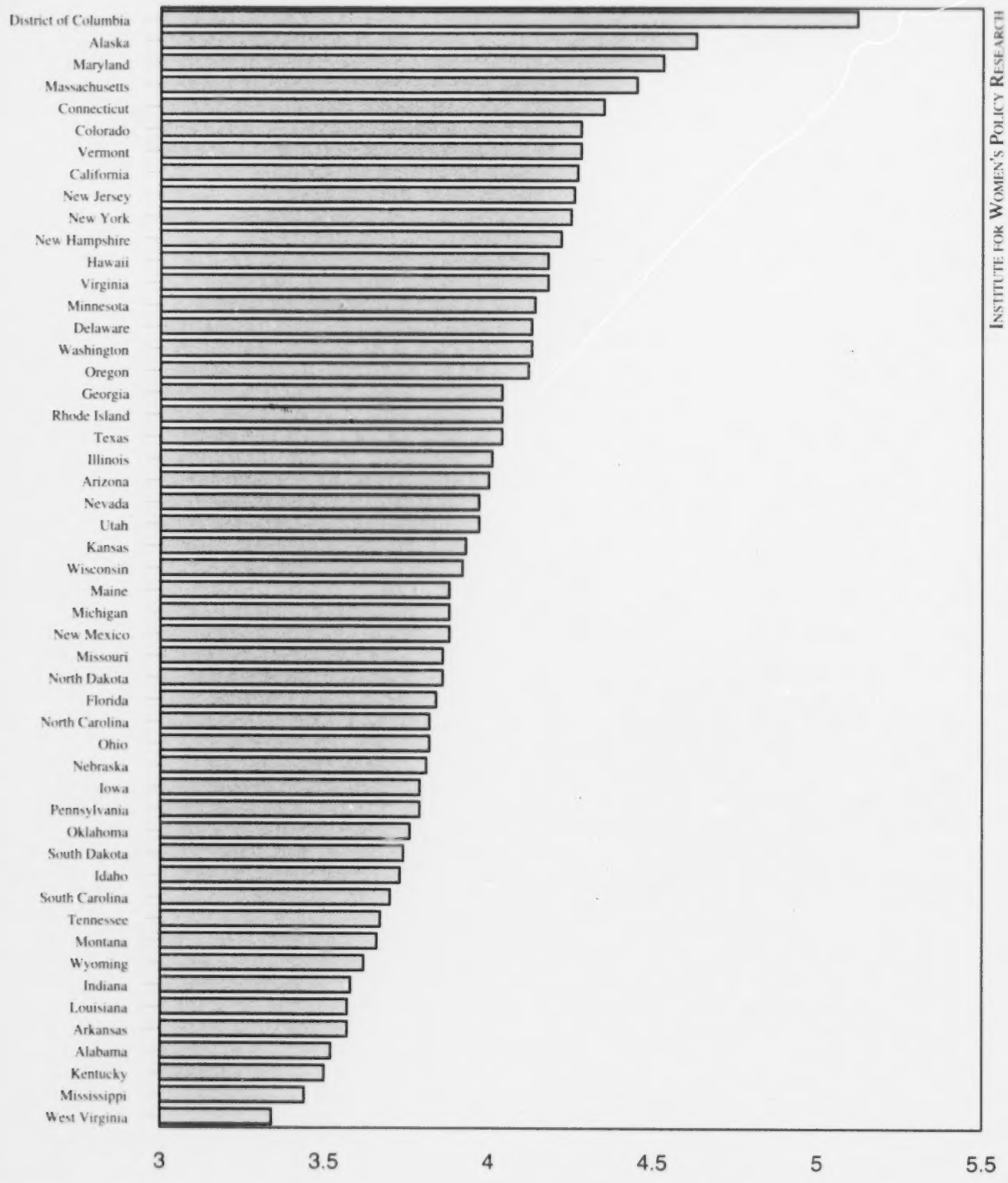
- In general, women on the west coast and in New England fare best on the employment and earnings composite index.
- Most of the Middle Atlantic states and several of the nearby South Atlantic states also score in the top third of the composite employment and earnings index.
- The District of Columbia has the highest composite employment and earnings index. The District ranks first in women's earnings, the wage gap, and the percent of women in professional and managerial occupations. It ranks in the middle third of the nation in percent of women in the labor force.
- Women in the southeast, in parts of the northwest, and in several of the prairie states tend to score poorly on the composite employment and earnings index.
- West Virginia ranks the worst in the nation on the composite employment and earnings index. This southeastern state ranks at or near the bottom on all four components of the index.

Women's Earnings

In 1990, women in the United States working full-time, full-year earned a median salary of $18,780. Women's earnings have been growing faster than men's since 1975. A large part of this growth is due to their rapid accumulation of human capital, both in the form of formal education and in the form of labor market experience. Better paying jobs and educational opportunities have been opened to women as a result of equal opportunity laws. Women's pay in jobs traditionally held by women has also been raised as a result of the enforcement of the Equal Pay Act.

- The District of Columbia ranked the highest in the nation in terms of the median annual earnings of women working full-time, year-round in 1990, at $24,500. In Alaska ($24,000), Connecticut ($23,000), and New Jersey ($22,700), women also have high earnings compared to the average for women in the United States ($18,780).

Chart 2.
Employment and Earnings Composite Scores



- In South Dakota, women earned a median salary of $13,429, which is the lowest in the country. In other low ranking states, including Arkansas, Montana, and North Dakota, women earn only slightly more ($14,000).

- Between 1980 and 1990, the median annual earnings of women in the United States increased by 8.4 percent (in constant dollars). In contrast, those of men decreased by 9.0 percent over the same time period (Unpublished data from the U.S. Department of Commerce).

The Wage Gap

Throughout the 1960s and 1970s, the ratio of women's to men's median annual earnings (for full-time, year-round workers) in the United States remained fairly constant at around 60 percent. During the 1980s, however, women made progress in narrowing the gap between men's earnings and their own. As noted above, women increased their educational attainment and their time in the labor

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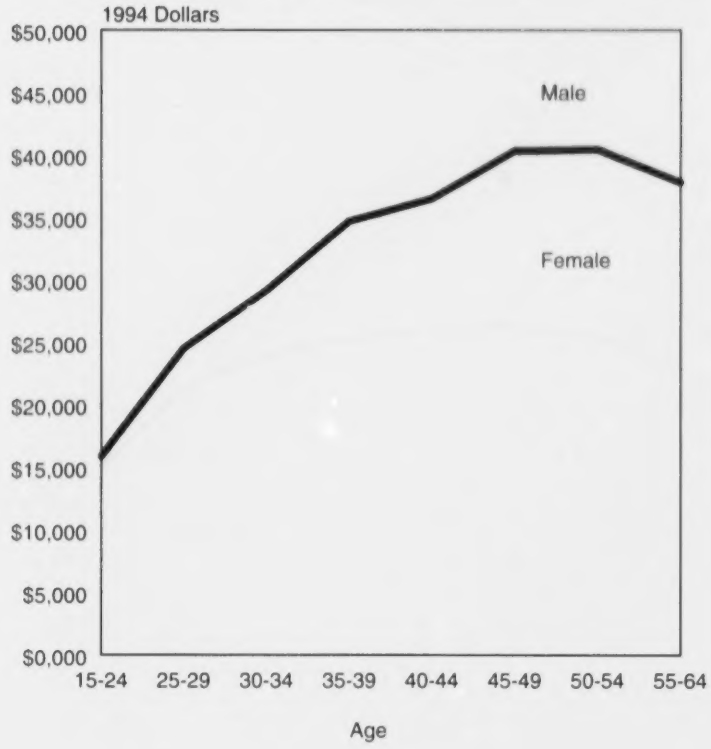
Figure 1.
The Female-Male Wage Gap Over the Life Cycle (1994 Median Annual Earnings, by Age)



Note: Persons 15 Years and Older, Full-Time, Year-Round Workers

Source: Unpublished data from the Current Population Survey, Department of Commerce, U.S. Bureau of the Census, Table PINC-03, March 1995, Washington, DC.

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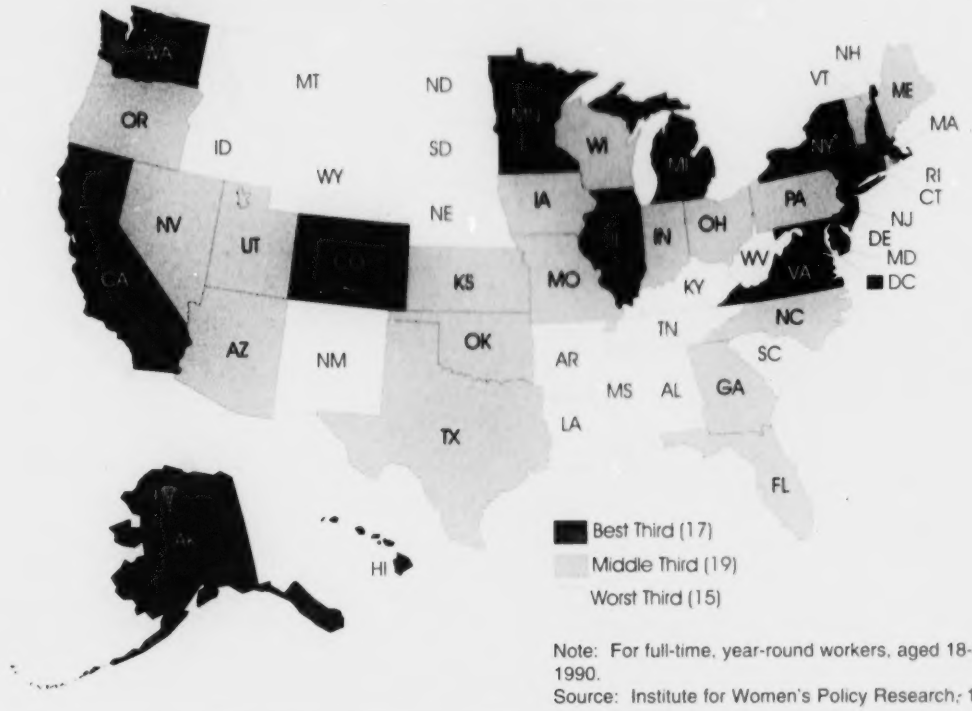
Map 9. **Women's Median Annual Earnings**



Note: For full-time, year-round workers, aged 18-65, 1990.
Source: Institute for Women's Policy Research, 1995.

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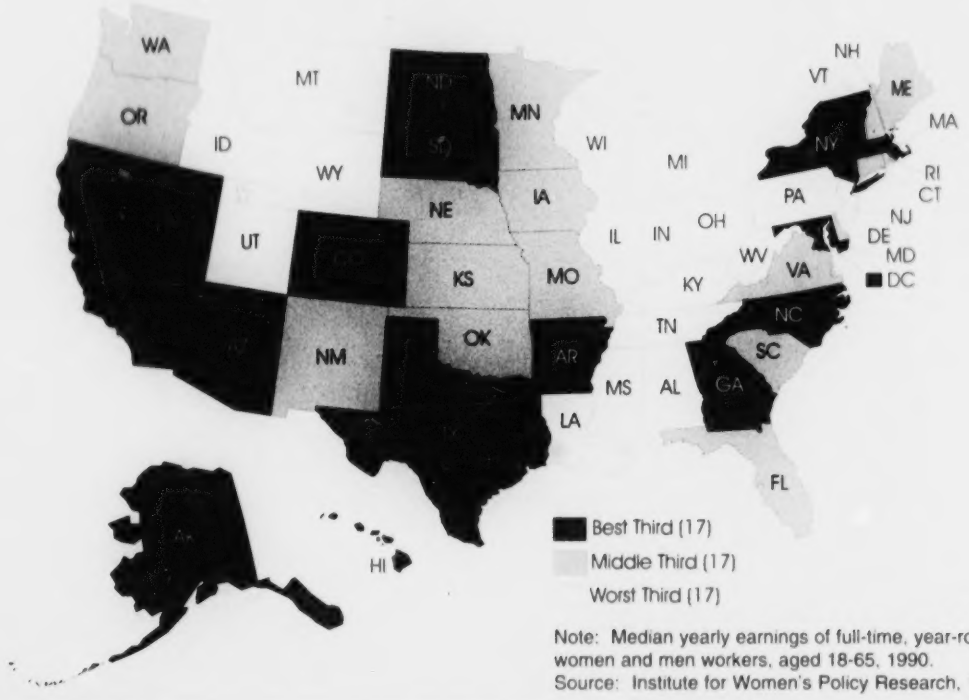
Map 10. **Ratio of Women's to Men's Earnings**



Note: Median yearly earnings of full-time, year-round women and men workers, aged 18-65, 1990.
Source: Institute for Women's Policy Research, 1995.

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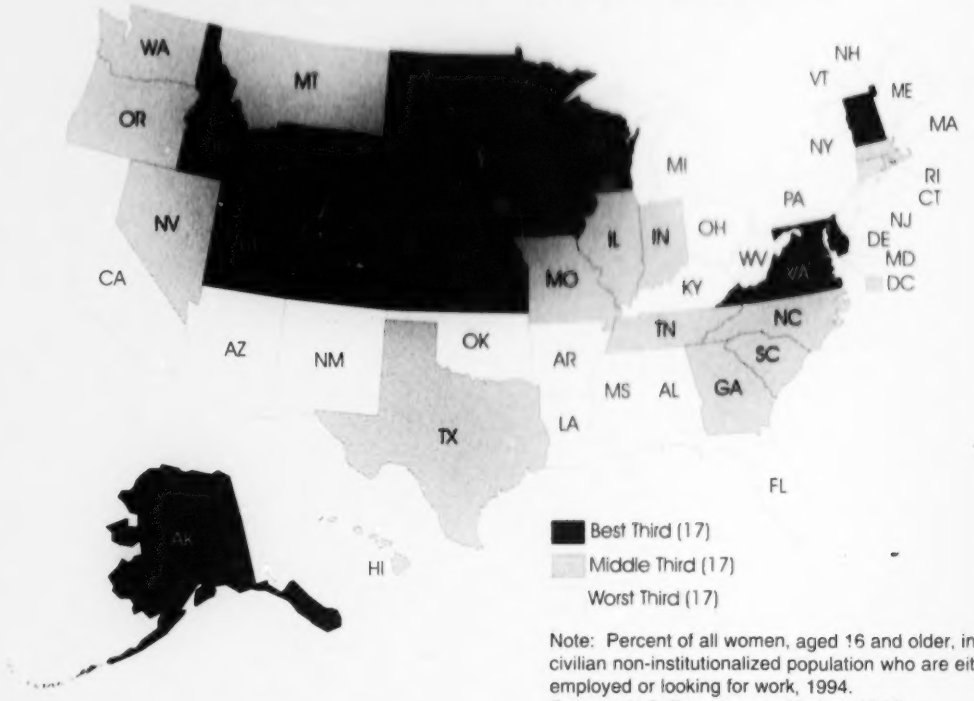
Map 11. **Women's Labor Force Participation**



Note: Percent of all women, aged 16 and older, in the civilian non-institutionalized population who are either employed or looking for work, 1994.
Source: U.S. Department of Labor, 1995b.

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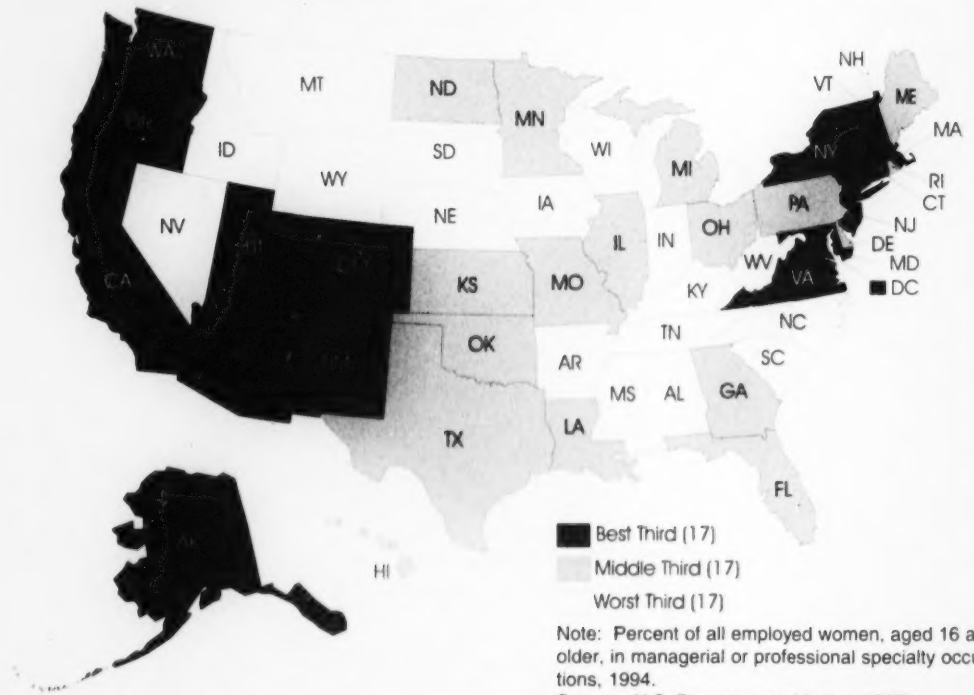
Map 12. **Women in Managerial and Professional Occupations**



Note: Percent of all employed women, aged 16 and older, in managerial or professional specialty occupations, 1994.
Source: U.S. Department of Labor, 1995b.

opportunity laws. But at the same time, adverse economic trends such as declining wages in the low-wage sector of the labor market began to make it more difficult to close the gap, since women still tend to be concentrated at the low end of the earnings distribution. Had women not increased their relative skill levels and work experience as much as they did during the 1980s, those adverse trends might have led to a widening of the gap rather than the narrowing that did occur (Blau and Kahn, 1994).

The wage gap in the United States narrowed by 9.0 percentage points between 1980 and 1990. In 1990, the ratio of the median earnings of women to those of men in the United States for full-time, year-round workers aged 18 to 65 was 68.5 percent. Unfortunately, part of the narrowing that occurred was due to an actual fall in men's real wages. According to research done by the Institute for Women's Policy Research, only about one-third (34 percent) of the closing in the national female/male earnings gap between 1979 and 1994 was due to women's rising real wages and about two-thirds (66 percent) was due to men's falling real wages (in constant dollar terms, adjusting for inflation; Institute for Women's Policy Research, 1996).

Despite the fall in men's earnings in real terms, they still outearn women both overall and at every age (on average). In fact, the wage gap grows as men and women age, as Figure 1 shows. The gap is relatively small for young men and women, but thereafter men's wages increase sharply while women's do not. The average woman in her working prime, that is, her early forties, makes only about the same as a man in his late twenties.

- The District of Columbia has the best earnings ratio in the nation. There, women earn 87.5 percent of what men earn. In Hawaii (76.0 percent), Alaska (75.0 percent), and South Dakota (74.6 percent), women also rank well on the wage gap indicator.

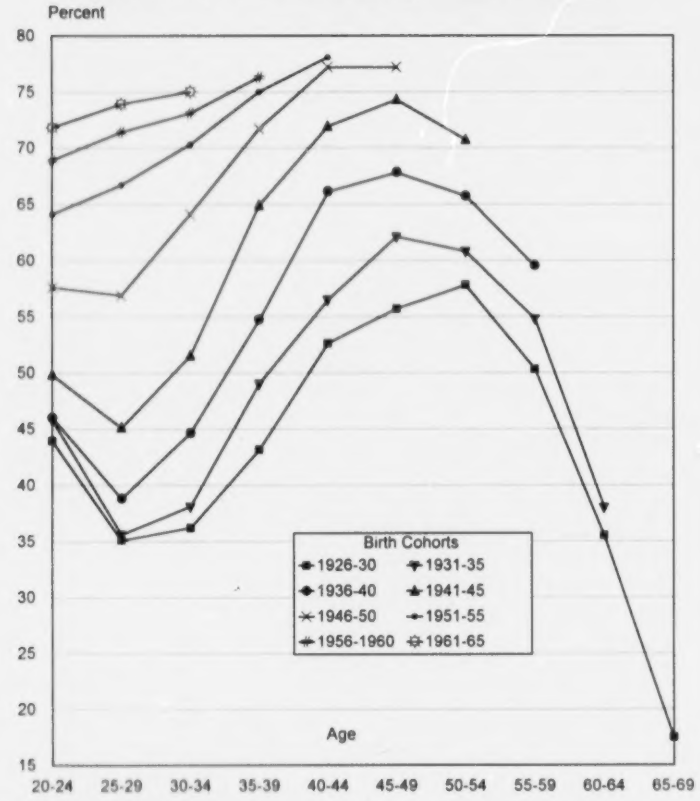
- West Virginia has the worst earnings ratio in the nation, at 58.9 percent. Louisiana (60.0 percent), Indiana (61.1 percent), and Utah (also 61.1 percent) are the states with the next lowest earnings ratios.

Labor Force Participation

One of the most notable changes in the U.S. economy over the past few decades has been the rapid rise in women's labor force participation. Between 1965 and 1990, women's labor force participation rate (the proportion of the civilian noninstitutional population 16 years and older who are employed or looking for work) increased from 39 to 58 percent (U.S. Department of Labor, 1995b). Women now make up nearly half of the U.S. labor force (full-time and part-time combined). According to projections by the Bureau of Labor Statistics, women's share of the labor force will continue to increase, growing from 46 to 48 percent between 1994 and 2005 (U.S. Department of Labor, 1995a).

In 1994, 58.8 percent of women in the United States were in the labor force. Figure 2 illustrates the historic growth of women's labor force participation. Each new cohort (age group) of women has worked more than the one before. For example, approximately 44 percent of women born between 1926 and 1930 worked between the ages of 20 and 24. However, 72 percent of women born between 1961 and 1965 worked in this same stage of life. Also, women have generally worked more as they have aged (until reaching retirement age) and now fewer women drop out of the labor force when

Figure 2.
Trends in Labor Force Participation Rates for Women, 1950-1995, by Birth Cohort



Source: *Social Security Bulletin*, 56(3):33-55, 1993; *Employment and Earnings*, January 1996, Table 3.

Working women reflect the racial and ethnic makeup of the country. According to U.S. Census data for 1990, 56.8 percent of women in the United States, aged 16 and older, were in the labor force across all races and ethnicities. Approximately 56 percent of white women were in the labor force. African-American women have historically had higher than average labor force participation rates; in 1990, 59.6 percent of African-American women participated in the labor force. Asian-American women had the highest participation rate of all the race/ethnic groups (60.2 percent), and Native American women had the lowest participation rate (55.4 percent). Hispanic women also had a relatively low labor force participation rate of about 56 percent (Population Reference Bureau, 1993).

Mothers represent the fastest growing group in the U.S. labor market (Brown, 1994). In 1992, 54 percent of women with children under age one were in the labor force compared with 31 percent in 1976 (Bachu, 1993). The labor force participation rate for women with children under the age of 18 (67.7 percent) was noticeably higher than the rate for all women (56.8 percent) in 1990. This is largely explained by the fact that the overall labor force participation rate is for all women over age 16, including young women in high school and older age groups in retirement, whereas mothers tend to be in their prime working years (ages 18-44). At 59.7 percent, even the labor force participation rate for

women who have children under age six is higher than the average participation rate for all women in the labor force. Mothers have especially high rates of labor force participation in South Dakota (77.4 percent), Wisconsin (74.6 percent), and New Hampshire (74.7 percent) (data not shown; 1990 data in Population Reference Bureau, 1993).

- In Minnesota, 69.8 percent of women are in the labor force, making it the state with the highest labor force participation for women. Also, women in the west and midwest tend to have high rates of labor force participation. The top five states include Alaska (67.5 percent), Nebraska (66.9 percent), Wisconsin (67.3 percent), Colorado (65.7 percent), and one New England state -- New Hampshire (65.7 percent).

- West Virginia has the lowest percentage of women in the labor force, at 46.6 percent. Pennsylvania, a neighboring Middle Atlantic state, also has a low percentage of women in the labor force (54.6 percent). Most state's with low labor force participation are in the southeast, such as Kentucky (55.3 percent), Louisiana (53.3 percent), and Alabama (54.8 percent).

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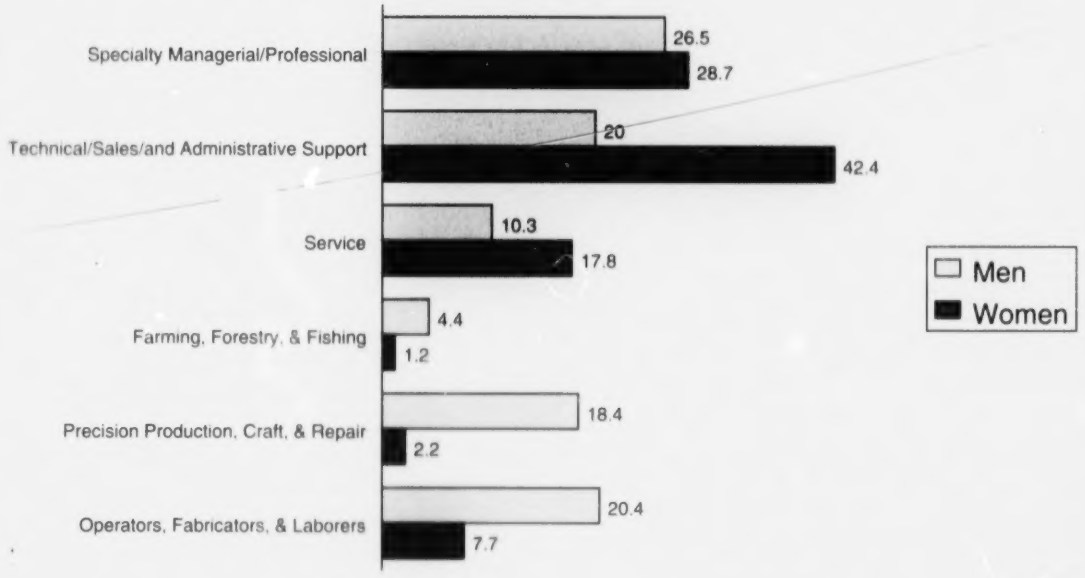
Figure 3.

Distribution of Employed Men and Women Across Occupations, 1994



For women aged 16 and older.
Source: *Employment and Earnings*, January 1995.

Women's Representation by Occupation and Industry

Figure 3 shows that women and men are distributed differently across occupations. Women workers are most likely to be in technical, sales, and administrative support occupations. In the United States as a whole, 42.4 percent of women workers work in these occupations; women's next most likely occupational group is managers and professionals (28.7 percent of working women). About 18 percent of working women work in service occupations, and very small percentages work in skilled and unskilled blue collar jobs or in agricultural jobs. Men are more evenly spread across the six broad occupational categories: their largest occupational group is managers and professionals (26.5 percent of working men); operators, fabricators, and laborers follow closely at 20.4 percent; as do technical, sales and administrative support occupations at 20.0 percent; and precision, production, craft, and repair occupations at 18.4 percent. Smaller percentages work in service jobs and as agricultural workers (U.S. Department of Labor, 1995b).

Women's growing participation in managerial and professional jobs is an important component of women's employment and earnings as it reflects employers' willingness to promote women to positions of responsibility and authority and challenges the "glass ceiling." These types of jobs allow women more control over their work lives, pay well, and are highly regarded.

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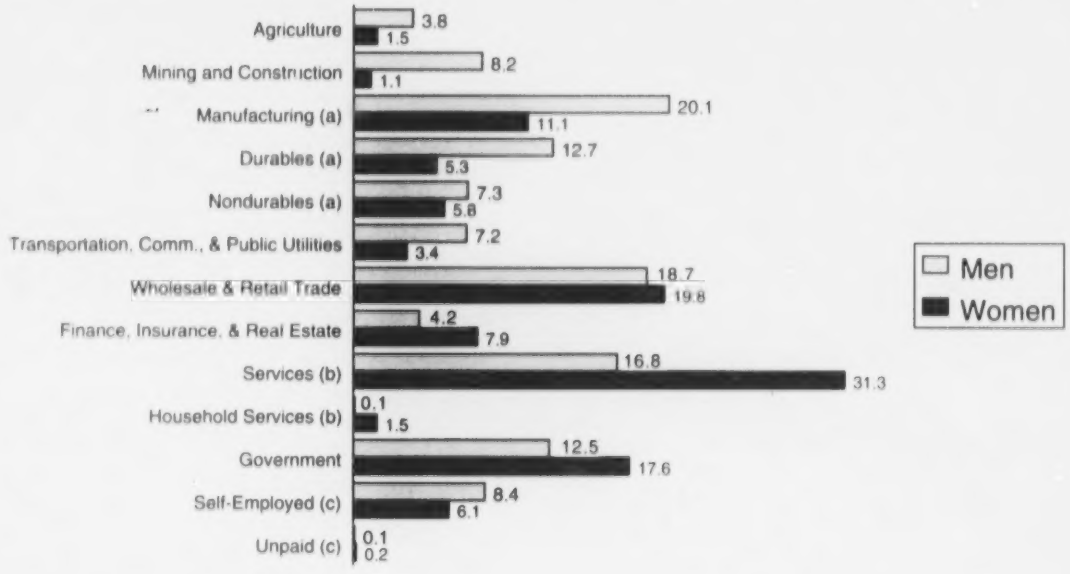
Figure 4.

Distribution of Employed Men and Women Across Industries, 1994



For women aged 16 and older.
Source: U.S. Department of Labor, 1995b; based on data from the 1995 Current Population Survey.

(a) Durables and nondurables are included in Manufacturing.
(b) Household Services are included in Services.
(c) Self-employed & Unpaid workers could also be distributed among these industries. The industrial breakdown shown here is for wage & salary workers only.

- The District of Columbia has the highest percentage (43.0 percent) of women employed in professional and managerial jobs. A high percentage of women in Maryland (35.4 percent), Massachusetts (34.9 percent), Colorado (32.2 percent), and Vermont (32.1 percent) also hold professional and managerial jobs.

- In general, women are least likely to hold professional and managerial jobs in the southeast. For example, Mississippi (23.6 percent), Kentucky (24.2 percent), and Arkansas (23.7 percent) all score poorly in comparison to the national average (28.7 percent) on the component measuring women holding professional and managerial positions.

Figure 4 shows that women and men are distributed differently across industries, as well as across occupations, and as with occupations, men are distributed across the industries more evenly. Women are most likely to be employed in the service industries. Almost one-third of all working women are employed in the service industries, including business, professional, and personal services. About one-fifth of employed women work in the wholesale and retail trade industries. A slightly smaller proportion of working women work for the government. The next largest industries for women are manufacturing (11.1 percent) and the finance, insurance, and real estate industries (7.9 percent). Men are most likely to be employed in the manufacturing industries (20.1 percent), and they are almost as likely to be employed in the services (16.8 percent). Of employed men, 8.2 percent work in construction and approximately 4.2 percent work in the finance, insurance, and real estate industries (U.S. Department of Labor, 1995b).

High proportions of women living in or near the nation's capital work in government -- the District of Columbia (33.8 percent of working women), Maryland (25.0 percent), and Virginia (21.5 percent). Government employment especially benefits women as it tends to provide employment opportunities, pay, and benefits that are more equal to those of men than is often the case in private industries, as well as good access to health insurance and a high rate of representation by labor unions and professional associations. Large proportions of all women managers and professionals, especially among women of color, work in the public sector.

Economic Autonomy

The Economic Autonomy Composite Index measures the factors, in addition to employment and earnings, that relate to women's ability to act independently, exercise choice, and control their lives. Components of the index include access to health insurance, educational attainment, women's business ownership and self-employment, and women living in poverty. Access to health insurance plays a role in determining the overall quality of health care for women and governs the extent of choice women have in selecting health care services. Educational attainment relates to economic autonomy in many ways, through labor force participation, hours of work, earnings, child-bearing decisions, and career advancement. Women who own their own businesses control many aspects of their working lives. Women in poverty unfortunately have limited choices; if they receive public income support, they must answer to their caseworkers; they do not have the economic means to travel freely; and they often do not have the skills and tools necessary to improve their economic situation.

The Economic Autonomy Composite Index

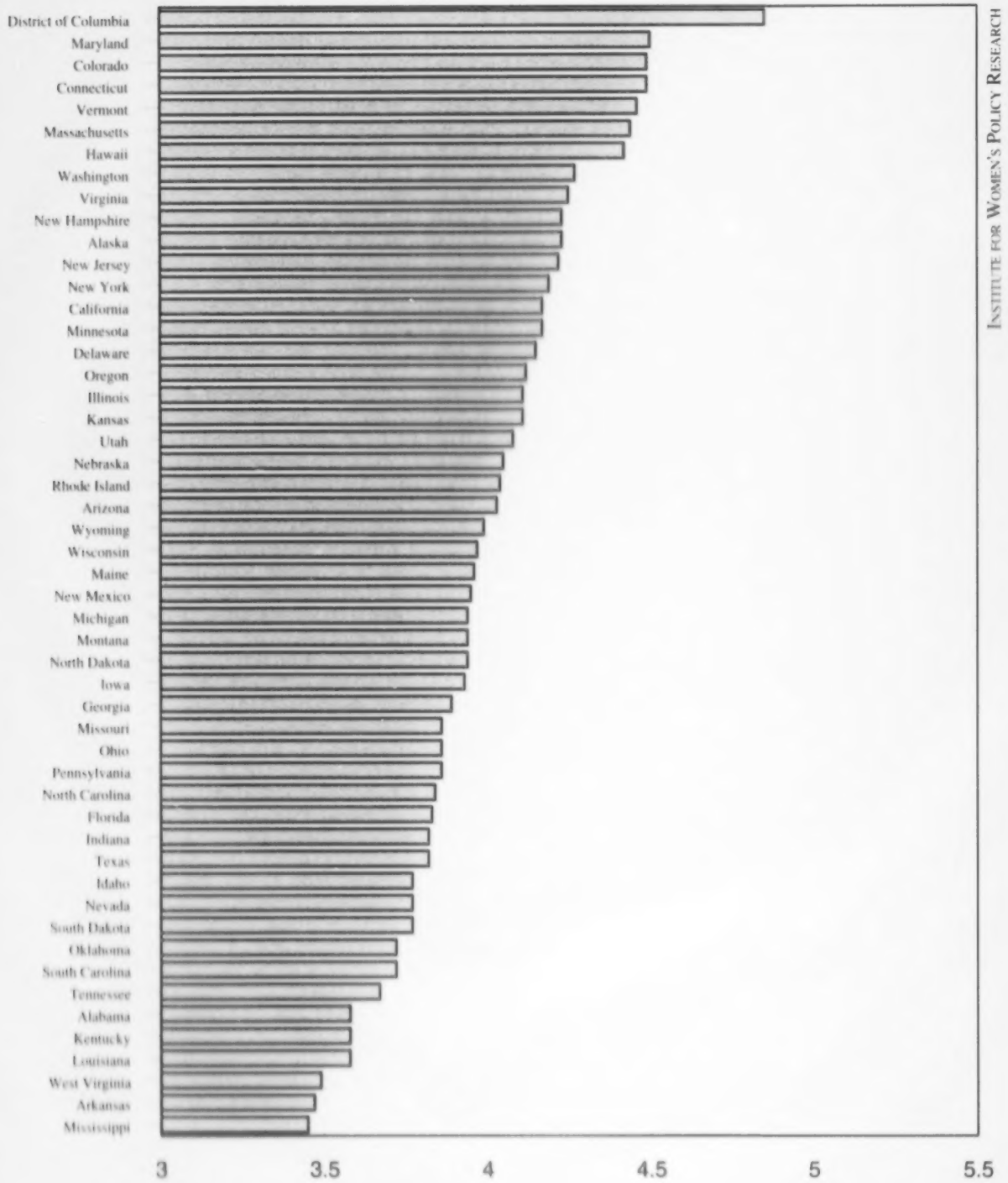
- Women on the west coast as well as in most of New England and the Middle Atlantic region rank well on the composite economic autonomy index.
- The District of Columbia ranks first on the composite index due to high numbers of college educated women (first), and women-owned businesses (first). However, the District scores in the worst fifth of the nation in terms of women above poverty (41st) and women with health insurance (45th).
- In general, women in the southeastern United States score in the bottom third of the nation on the composite economic autonomy index. The lowest scoring states include Mississippi (51st); Arkansas (50th); West Virginia (49th); and Kentucky, Louisiana, and Alabama (46th).

Access to Health Insurance

In the United States, 13.8 percent of women under age 65 are uninsured (Winterbottom et al., 1995). Approximately 63.7 percent of women are insured, either through their own or their spouse's employer. Medicaid provides health insurance for 13 percent of women and 8.8 percent of men in the United States. Other forms of health insurance cover 9.5 percent of American women.

- Women in the southwestern and southeastern United States are the least likely to have health insurance. Texas (21.5 percent), Nevada (20.1 percent), and Florida (20.0 percent) have the highest percentages of women who lack health insurance.
- Women in the North Central states, New England, and parts of the midwest are most likely to have health insurance. Women in North Dakota, Connecticut, and Wisconsin are very likely to have health insurance. Only 7.6, 6.8, and 8.4 percent, respectively, of women are not insured in these states. Women in Hawaii (7.8 percent uninsured) are also likely to have health insurance.

Chart 3.
Economic Autonomy Composite Scores



Education

In the United States as a whole, women have made steady progress in achieving higher levels of education. Between 1980 and 1990, the percentage of women in the United States with a high school education or more increased by about one-fifth, with comparable percentages of men and women having completed high school (81.0 percent of men versus 80.5 percent of women in 1994). During the 1980s, the percentage of women with four or more years of college increased by 44 percent, from 13 percent to 18 percent, compared with 24 percent of men in 1990, bringing women closer to closing the education gap (U.S. Department of Labor, 1995b). As of 1992, young women earned more than half of the bachelor's degrees in the United States (U.S. Department of Commerce, 1995b).

Looking at the stock, rather than the annual flow, of college graduates in the adult population reveals that women still lag behind men in college education. In 1960, the number of women aged 25 or older who held college degrees was 65 percent of the number of men who held college degrees. In 1993, the number of women with college degrees was 84 percent of the number of men with college degrees -- the catch-up in the stock occurs gradually (U.S. Department of Commerce, 1994 and unpublished data for 1995 from the U.S. Department of Commerce).

Women are increasingly pursuing courses of study more like those men pursue, earning degrees in business, law, medicine, and computer science. Today women comprise almost 40 percent of medical students and are approaching equality in law programs. The proportion of women in most of the sciences and in engineering, however, still lags behind that of men (U.S. Department of Commerce, 1995b).

Although women continue to increase their levels of education, there is still room for improvement. Only 43 percent of women in the United States have more than a high school education (Population Reference Bureau, 1993; based on the Public Use Microdata Sample of the 1990 Census). The proportion of women over 25 without high school diplomas in the United States is still high at 25.2 percent. The proportion of women with four or more years of college is only 18 percent, compared with 24 percent of men. Also, there is room for improvement in graduate education. Less than ten percent of engineering Ph.D. recipients in 1992 were women, and psychology is the only broad science field in which women receive the majority share of doctorates earned. Also, minority women comprised only five percent of Ph.D. degrees earned by U.S. citizens in 1992 (National Science Foundation, 1994).

- Women are more highly educated in the District of Columbia than elsewhere in the nation. Almost 31 percent of women in the District of Columbia have at least a college degree. There is a large gap between the District of Columbia and the state with the next highest percentage of college-educated women, Massachusetts (24.1 percent).

- West Virginia women, on average, are the least educated in the nation. Only 10.9 percent of women there have at least a college degree. In general, women in the southeast and parts of the midwest tend to be less well educated than in other parts of the country.

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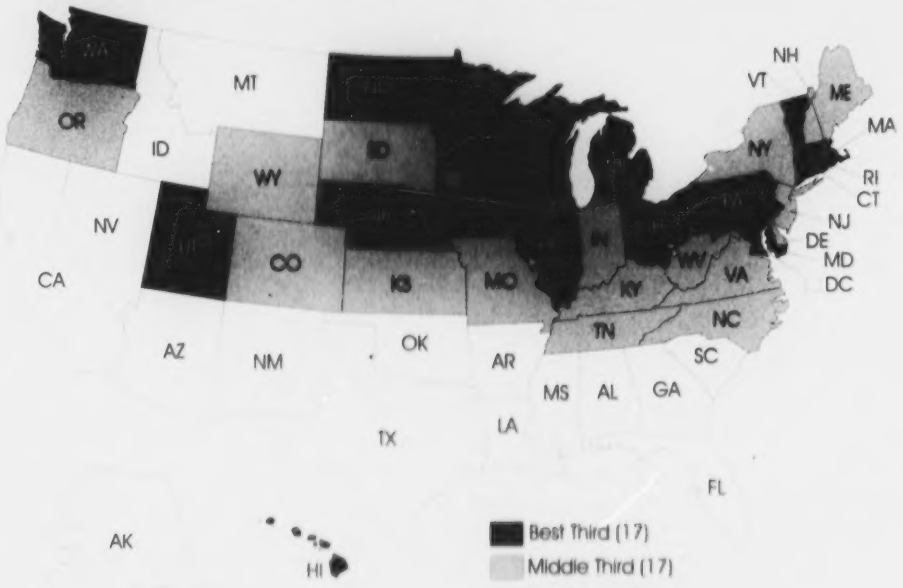
Map 13. **Percent of Women with Health Insurance**



Note: Among non-elderly women, 1991-1993.
Source: Winterbottom et al., 1995.

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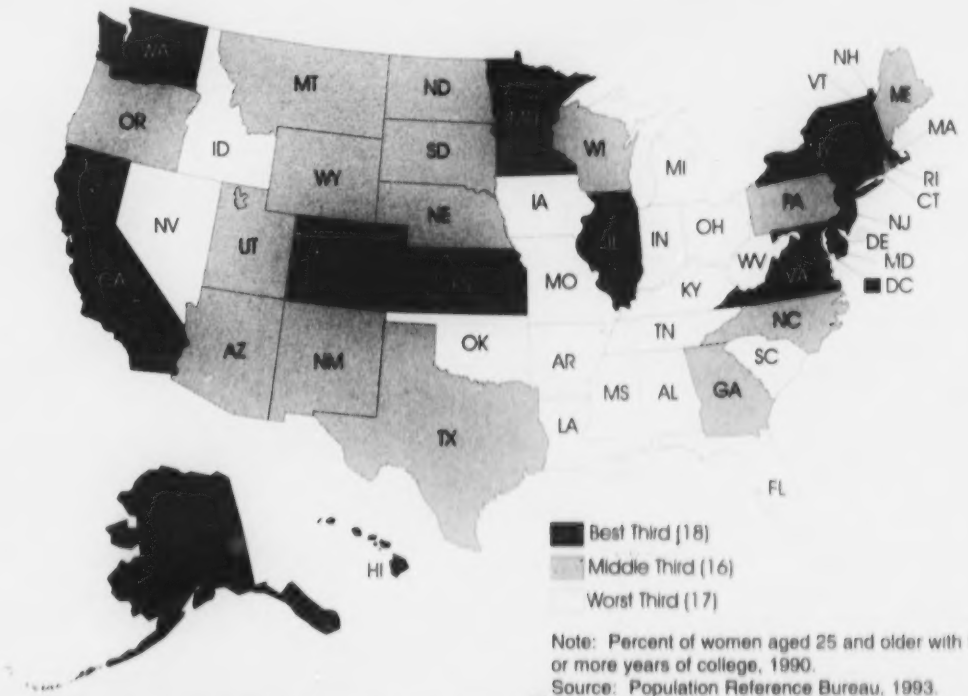
Map 14. **Educational Attainment**



Note: Percent of women aged 25 and older with four or more years of college, 1990.
Source: Population Reference Bureau, 1993.

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Map 15. **Women's Business Ownership**

Note: Percent of all firms owned by women, 1992 (excludes "C" corporations).
Source: U.S. Department of Commerce, 1996.

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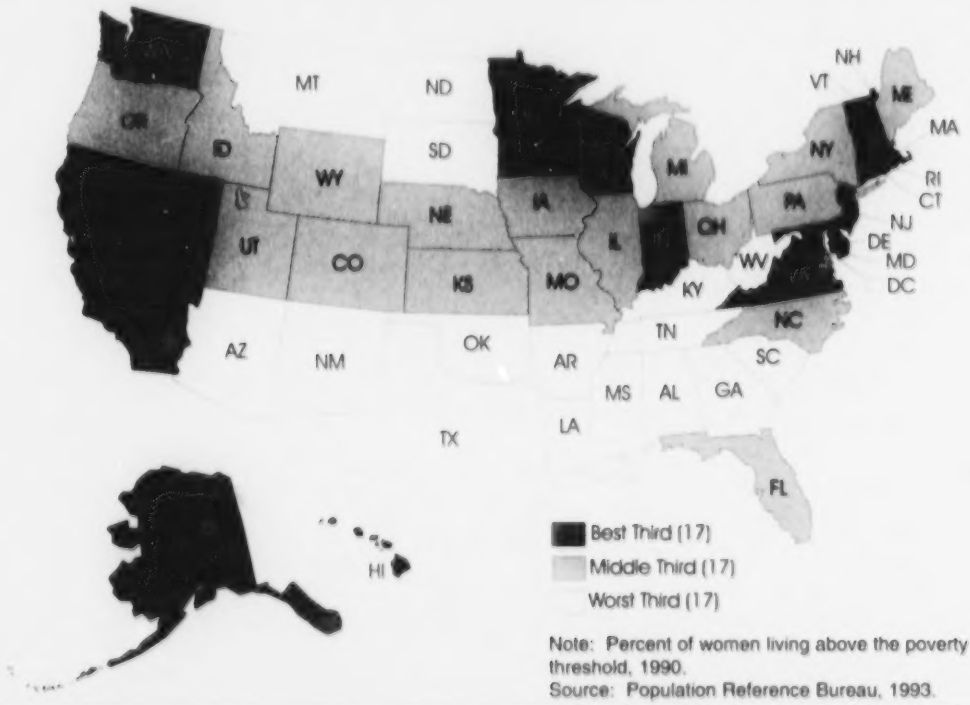
Map 16. **Percent of Women Above Poverty Level**



Note: Percent of women living above the poverty threshold, 1990.
Source: Population Reference Bureau, 1993.

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Women Business Owners

In January 1996, the U.S. Department of Commerce announced that women owned over 6.4 million firms in the United States, employing over 13 million persons and generating $1.6 trillion in business revenues (these numbers include all women-owned businesses, including C corporations). Between 1987 and 1992, the number of women-owned businesses[1] grew at a rate of 43 percent in the United States (U.S. Department of Commerce, Bureau of the Census, 1996; based on the 1992 Census). Of these firms, 53.6 percent of women-owned firms were in the service industries and the next highest proportion, 18.6 percent, were in retail trade (U.S. Department of Commerce, 1996; based on the 1992 Economic Census). The business receipts of women-owned businesses[1] in the United States rose by 87 percent (in constant dollars) between 1987 and 1992. This is compared with an increase of 35 percent for all firms in the United States during this time period (U.S. Department of Commerce, 1996).

The category of self-employment is both similar to and different from the category of business ownership. Self-employment includes many individuals who do not consider themselves to be operating their own businesses, such as independent contractors in construction or business services who have, in essence, only one customer. It includes owners of small, unincorporated businesses, but excludes large business owners. Like women's business ownership, self-employment for women has been rising in recent decades. In 1975, women represented one in every four self-employed workers, and by 1990, they were one in three. In 1994, 6.1 percent of women were self-employed (see Figure 4).

The decision to become self-employed is influenced by many factors. According to recent research, self-employed women tend to be older and married, have no young children, and have higher than average levels of education. They are also more likely to be covered by another's health insurance. Self-employed women are also more likely to work flexible hours, with 42 percent of married self-employed women and 34 percent of nonmarried self-employed women working part-time (Devine, 1994).

- The District of Columbia has the highest percentage (41.3 percent) of businesses that are women-owned, and Mississippi has the lowest percentage (30.2 percent) of women-owned businesses.

- The western and southwestern regions of the country have high percentages of women-owned businesses. The midwest, mid-atlantic and many of the prairie states have moderate numbers of women-owned businesses.

- There are fewer women-owned businesses in the southeast and in New England.

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[1] For reasons of comparability, these statistics do not include data on C Corporations. Because data on C corporations were collected for the first time in the most recent Economic Census (1992), there are no comparable numbers for C Corporations in the 1987 Economic Census. In 1992 there were over 517,000 women-owned C corporations nationally. C corporations are legally incorporated businesses that are non-subchapter S - i.e. unlike subchapter S corporations, which must have 35 or fewer shareholders to qualify for taxation as individual shareholders rather than as corporations, C corporations have no restrictions.

Women's Poverty

As women's responsibility for their families' economic well-being grows, the continuing wage gap and women's prevalence in low-paid female-dominated occupations may frustrate women's ability to ensure their families' financial security, particularly for single mothers. In 1989 in the United States, the median family income for single-mother-headed households was $12,000, while that for married couples with children was $41,000 (U.S. Department of Commerce, 1993).

The proportion of women in poverty in the United States was 13.2 percent in 1990 compared to 9.1 percent of men (Population Reference Bureau, 1993). The poverty rate for single mother families is 42.3 percent nationwide, much higher than for any other family type (unpublished data for 1994, U.S. Department of Commerce, Bureau of the Census). In the United States, the average welfare (Aid to Families with Dependent Children or AFDC) benefit for a family of three was $393 per month and combined AFDC and Food Stamps benefits equaled 62 percent of the poverty line in 1994, benefit levels that leave many families in poverty.

With the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, welfare has moved from an entitlement program that guaranteed assistance to all eligible families to a transitional employment program with time-limits, and responsibility for implementation has devolved to the state level. The time limits and budget cutbacks suggest that welfare will be a much less steady source of income to low-income families than it has been in recent decades. In light of these changes, women will need to look to other programs if the job market cannot provide sufficient employment and income for them. More women workers will look to Unemployment Insurance (UI) as a source of income in the event of unemployment. Fewer unemployed women (29.7 percent) than unemployed men (35.0 percent) in the United States collect unemployment insurance benefits (U.S. Department of Labor, Unemployment Insurance Service, 1995). According to an IWPR study, there may be a need to reexamine the UI system in light of women's work patterns. Women are more likely to work on a temporary or part-time basis and to leave the workforce for family or personal reasons. Such UI eligibility requirements as minimum earnings, minimum number of weeks worked, and the need for "good cause" for unemployment have been stumbling blocks to women workers in receiving UI. Other factors such as the decline of the manufacturing sector and the growth of part-time work also appear to have contributed to a growing inadequacy of UI (Yoon, Spalter-Roth, and Baldwin, 1995).

- Women are most likely to be poor in the southeastern and many of the southwestern states. In the worst-ranking state of Mississippi, 25.2 percent of women have family incomes below the poverty level for their family size. In Louisiana (23.6 percent), Arkansas (19.8 percent), and New Mexico (19.7 percent) women are also much more likely to be poor than the national average (13.2 percent).

- Women are least likely to be poor in the northeast and parts of the west and midwest. Connecticut (7.0 percent), New Hampshire (7.4 percent), and New Jersey (7.8 percent) have the lowest poverty rates among women.

Reproductive Rights

The reproductive rights composite index measures a woman's ability to determine whether or not she has children. Several components relate to women's legal right to abortion and ease of access to abortion. Legal issues that relate to access to abortion include required parental notification and waiting periods. The stances of the governor and state legislative body are also important in maintaining access to legal abortions in the face of concerted antiabortion campaigns (NARAL Foundation and NARAL, 1995). The percent of counties within a state that have abortion providers also affects women's access to abortion (Henshaw and Van Vort, 1994).

Economic issues that relate to reproductive rights include public funding for abortions for women who qualify and public funding for infertility treatments. This type of legislation gives poor women a greater degree of control over their reproductive lives. Few states allow for infertility treatments under publicly funded health plans such as Medicaid, although they tend to cover a wide range of contraceptive services (King and Meyer, 1996). Finally, the reproductive rights composite index measures whether states require insurers to provide minimum hospital stays for new mothers (American Political Network, Inc., 1996) and allow gay and lesbian couples to adopt children (Human Rights Campaign, forthcoming).

The Reproductive Rights Composite Index

- Reproductive rights are strongest in the northeastern section of the United States and in the Pacific West region. The highest ranking state, Hawaii, provides public funding for abortions and infertility treatments, has a high number of abortion providers, a pro-choice state government, and does not require parental consent or waiting periods for abortion.

- The worst ranking states for reproductive rights are Nebraska (51st), North Dakota (50th), and Mississippi (49th). These states rank poorly on all components of the index. Many of the other prairie and Mountain West states also rank near the bottom, as does a band of states stretching from North to South, from Wisconsin and Michigan south to Mississippi and Alabama.

State-by-State Variation in the Components of Reproductive Rights

- Of 35 states with mandatory parental consent laws on the books as of January 1995, 24 enforced their laws, which usually included some type of procedure allowing courts or physicians to waive the notice or consent requirement in cases of undue burden (NARAL Foundation and NARAL,1995).

- Of the five states that still enforce waiting periods, the waiting periods range in time from one to 72 hours.

Chart 4.
Reproductive Rights Composite Scores

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For a description of the components of the composite index, see Appendix II.

- Thirty-three states restrict public funding for abortions. Two states fund abortions only in cases of rape or incest, life endangerment to the mother, or limited health circumstances of the fetus. Fifteen states and the District of Columbia fund abortions in nearly all circumstances (NARAL Foundation and NARAL, 1995).

- In September 1996, new federal legislation was passed that requires insurance companies to pay for the recommended minimum hospital stays for maternity. Several states had previously passed legislation requiring such minimum stays.

- New Mexico has passed legislation to allow the nonbiological parent in a gay or lesbian couple to adopt the child of the biological parent, while four states -- Florida, Nebraska, Nevada, and North Carolina -- have passed legislation explicitly prohibiting adoption in such circumstances (Human Rights Campaign, forthcoming).

Health and Vital Statistics

This section profiles the quality of health of women in the United States. These data (see Table 1) on fertility and infant health, the consumption of preventive health services, environmental and cancer risks, and Health Management Organization (HMO) enrollment (see Table 2) describe dimensions of the health of women in the United States. Health is an important aspect of the economic status of women. Illness can be costly and painful and can interrupt the daily tasks people take for granted. The healthier the inhabitants of a country are, the more productive those inhabitants are likely to be.

As stated in the 1994 Policy Report of the Commonwealth Fund Commission on Women's Health, women and men face different health problems, even outside of reproductive differences. Women tend to see physicians more routinely, and use preventive services at twice the rate that men do. Women also suffer more chronic illness, are more likely to suffer from depression, and are prescribed more drugs by their physicians, but they live longer than men (Commonwealth Fund, 1994).

As women, particularly mothers, have entered the labor force in record numbers, their health care needs have changed. Many studies have focused on the link between women's work and their health, and a number have found a positive relationship between women's employment and better health (Hartmann et al., 1996). As women's employment rates continue to rise, studies have increasingly looked at the extent and type of access women have to health insurance coverage. The Institute for Women's Policy Research has found that about 12 million women of working age (13.8 percent) lack health insurance of any kind (Yoon et al., 1994).

The infant mortality rate in the United States is 8.4 deaths under one year of age per 1,000 births. The fertility rate in the United States is 66.7 babies born each year per 1,000 women of childbearing age (Centers for Disease Control, 1996a).

In the United States, births to teenage mothers as a percent of all births fell from 15.6 percent in 1980 to 12.7 in 1992, while births to unmarried mothers rose from 18.4 percent of all births in 1980 to 32.6 percent in 1994, indicating that, increasingly, unwed motherhood extends across all age groups. Preventive health measures are an important indicator of the country's concern for health. Of women over age forty, 77.9 percent have had a mammogram. Also, 93.4 percent of adult women have had a pap smear. And 75 percent of all young children in the United States have been vaccinated.

In recent years, the trend toward HMOs has grown, with national enrollment rising from 9.1 million in 1980 to 45.2 million at the end of 1993 (U.S. Department of Commerce, 1995b). This major trend requires monitoring from the point of view of how well the new arrangements meet women's health care needs. In addition, concerns have been raised about how well HMOs meet the needs of the medically needy, such as the disabled or those with severe or long-term illnesses. Similarly, there has been an increasing trend toward HMOs among Medicaid and Medicare beneficiaries, although the impact of managed-care systems on cost-effectiveness and quality of service for Medicare and Medicaid programs is still in question (Urban Institute, 1996; Jacobs Institute of Women's Health, 1996).

Table 1.
Health and Vital Statistics in the States

	United States
FERTILITY AND INFANT HEALTH	
Fertility Rate in 1994 (live births per 1,000 women aged 15-44)[a]	66.7
Infant Mortality Rate in 1993 (deaths of infants under age one per 1,000 live births)[b]	8.4
Percent of Counties with at Least One Abortion Provider, 1992[c]	16.0%
Percent of Low Birth Weight Babies (less than 5 lb. 8 oz.), 1994[a]	
Among Whites	6.1%
Among African-Americans[a]	13.2%
Births to Teenage Mothers as a Percent of All Births, 1992[d]	12.7%
Births to Unmarried Mothers as a Percent of All Births, 1994[a]	32.6%
PREVENTIVE HEALTH CARE	
Percent of Women Who Have Ever Had a	
Mammogram (aged 40 and older), 1993[e]	77.9%*
Pap Test (aged 18 and older), 1993[e]	93.4%*
Vaccination Coverage of Children Aged 19-35 Months (estimated percentage of those receiving four doses of diptheria and tetanus toxoids and pertussis vaccine, three doses of polio virus vaccine, and one dose of measles-mumps-rubella vaccine), 1994[f]	75.0%
ENVIROMENTAL AND CANCER RISKS	
Toxic Chemicals that Could Cause Birth Defects (pounds per person), 1992[f]	36.0 lbs
Average Annual Mortality Rate (per 100,000) Due to	
Female Breast Cancer, 1988-1992[g]	27.1
Cervical and Uterine Cancer, 1988-1992[g]	3.0
Ovarian Cancer, 1988-1992[g]	7.8
Estimated Number of New Cases of Female Breast, Cervical, and Uterine Cancers, 1996[h]	200,000

* *Median rate for the 50 states and the District of Columbia.*

[a] *Centers for Disease Control, 1996a;* [b] *Centers for Disease Control, 1996b;* [c] *Henshaw and Van Vort, 1994;* [d] *U.S. Department of Commerce, 1995b;* [e] *American Cancer Society, 1995;* [f] *McCloskey et al., 1995;* [g] *National Cancer Institute, 1995 (rates are age adjusted to the 1970 U.S. standard population);* [h] *American Cancer Society, 1996.*

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Table 2.

Percent of Total Population, Medicare, and Medicaid Recipients Enrolled in Health Maintenance Organizations (HMOs), 1994

	United States
Total Population	**260,341,000**
Percent of Total Population Enrolled in HMOs	**19.5**
Percent of Total Population Receiving Medicare	**14.0**
Percent of Medicare Recipients Enrolled in HMOs	**9.2**
Percent of Total Population Receiving Medicaid	**13.1**
Percent of Medicaid Recipients Enrolled in HMOs	**21.4**

Source: McCloskey et al., 1995, and unpublished tables for 1994 from the U.S. Department of Commerce.

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In the United States as a whole, 19.5 percent of the total population is enrolled in HMOs. While Medicare recipients, at 9.2 percent enrolled, are less likely than the general population to be enrolled in HMOs, Medicaid recipients, at 21.4 percent, are somewhat more likely to be enrolled in HMOs than the general population.

HMO enrollment varies substantially across the states. HMOs tend to play a more important role in the states of California (38.3), Oregon (37.5), Maryland (36.2), Arizona (35.8),. Massachusetts (35.2), and are much less prevalent throughout the South (McCloskey et al., 1995).

Basic Demographics

This section provides statistics (see Table 3) on the number, age, race, family status, and other demographic characteristics of women in the United States. These data present an image of the nation's female population and can be used to provide insight on the topics covered in this report.

Between 1980 and 1990, the population of the United States grew by 9.5 percent (U.S. Department of Commerce, 1995). In 1990, there were 127 million women in the United States. The median age of women in the United States is 34.1 years. Women over age 65 comprise 14.7 percent and women of color (including African-Americans, Asian-Americans, Native Americans, and Hispanics -- who may be of any race) comprise about 24.1 percent of the national female population. The two largest minority groups are African-Americans (approximately 12 percent of women in the United States) and Hispanics (approximately 8 percent of women). Asian-Americans are the fastest growing group of minority women. Foreign-born women make up 7.9 percent of the female population. Most (83.1 percent) American women live in metropolitan areas. Approximately 5 percent of prisoners in the United States are women.

Twenty-three percent of women in the United States are single, and an additional 9.4 percent are divorced and 11.9 percent widowed. Fifty-six percent of women in the United States are married. The proportion of single person households is approximately 24.4 percent and other non-family households make up 4.9 percent of households nationally (Population Reference Bureau, 1993).

Among married couples with children, dual earner couples have grown from about one-third of all families with children in 1975 to nearly half in 1994, while traditional couples (those with a working father and a nonworking mother) have fallen from nearly 45 percent in 1975 to 20 percent in 1994. The proportion of families supported by working mothers alone has nearly doubled from about one-tenth to nearly one-fifth (Hayghe, 1990; Hartmann, 1995).

Demographic Variations Among the States

- All women in Connecticut, the District of Columbia, New Jersey, and Rhode Island live in metropolitan areas. In Alaska, Idaho, Mississippi, Montana, New Mexico, South Dakota, and Vermont, more than 50 percent of women live in non-metropolitan areas.

- The median age of women is low in Utah (27.0) and Alaska (29.4). In contrast, the median age of women is high in Pennsylvania (36.5), Florida (37.9), and West Virginia (36.7).

- The District of Columbia (73.7 percent), Hawaii (70.0 percent), and New Mexico (48.7 percent) have the highest proportions of women of color. In the District, most women of color are African-American (67.4 percent of women); in Hawaii, most are Native-Hawaiian and Asian-American (64.4 percent of women); and in New Mexico, most are Hispanic or Native American (37.1 and 9.0 percent of women, respectively).

- California (21.3 percent), Hawaii (16.8 percent), and New York (16.0 percent) have the highest percentages of foreign-born women. The number of foreign-born women in California increased by 65 percent between 1980 and 1990 (Population Reference Bureau, 1993).

Table 3.
Basic Statistics*

	United States
Total Population, 1995[a]	**263,434,000**
Number of Women, All Ages[b]	**127,212,264**
Sex Ratio (women to men, aged 18 and older)[c]	**1.09:1**
Median Age of All Women[c]	**34.1 years**
Proportion of Women over Age 65[b]	**14.7%**
Distribution of Women by Race and Ethnicity, All Ages[b]	
White[†]	**75.9%**
African-American[†]	**12.1%**
Hispanic[††]	**8.3%**
Asian-American[†]	**2.9%**
Native American[†]	**0.8%**
Distribution of Households by Type, 1990[b]	
Total Number of Family and Nonfamily Households	**91,770,958**
Married-Couple Families (with and without their own children)	**56.2%**
Female-Headed Families (with and without their own children)	**11.2%**
Male-Headed Families (with and without their own children)	**3.2%**
Nonfamily Households: Single-Person Households	**24.4%**
Nonfamily Households: Other	**4.9%**
Proporation of Women Living in Metropolitan Areas, All Ages, 1990[b]	**83.1%**
Proportion of Women Who are Foreign-Born, All Ages, 1990[b]	**7.9%**
Percent of Federal and State Prison Population Who Are Women, 1993[d]	**4.9%**

* Data are for 1990 unles otherwise specified.

† Non-Hispanic.

†† Hispanics may be of any race.

[a] McCloskey et al., 1995; [b] Population Reference Bureau, 1993; [c] Institute for Women's Policy Research, 1995; [d] U.S. Department of Justice, 1995.

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Conclusions

Variations among the states in women's status are large and the reasons for them are not well understood. Very little research has been done on the causes of the differences revealed in this report or the factors associated with them. Differences in the structure of local and regional economies -- whether based on manufacturing, commerce, or government -- undoubtedly affect women's employment and earnings opportunities, while cultural and historical factors may better explain differences in educational attainment, reproductive rights, and women's political behavior and opportunities. Differences in specific public policies undoubtedly account for some of the variation in indicators among the states. Indicators such as those presented here can be used to monitor women's progress and evaluate the effects of policy changes on a state-by-state basis.

Clearly, women have made a great deal of progress in recent decades in some areas, such as education, but in other areas, such as holding political office, despite recent progress, women are still far from attaining a share of positions that reflects their share of the population. While women are approaching parity with men in labor force participation, and most married couples with children are now supported by the work outside the home of both the mother and the father, women's earnings still lag far behind men's on average.

Public policies to accomodate women's new and growing economic roles also generally lag behind changing realities. The differences among the states revealed by the indicators presented in this report may point to areas of policy change that state governments can undertake. For example, women's wages can be raised by stronger enforcement of equal employment opportunity laws, improved educational opportunities, higher minimum wages, or implementing pay equity adjustments in the state civil service. Rates of women's business ownership might be increased by ensuring that state and local government contracts are accessible to women-owned businesses. Women's labor force participation might be increased and made more continuous by greater provision of adequate and affordable child care or by adopting mandatory temporary disability insurance or paid parental and dependent care leave policies. Research by the Institute for Women's Policy Research shows that paid disability and family care leaves can be funded for approximately the same price as the unemployment insurance system (Yoon, Hartmann, and Braunstein, 1995). Women's political office- holding might be increased by campaign finance reform or changes in voting or representation rules. Reproductive rights can be enhanced through legislation. Women's physical security can be enhanced by increasing public safety generally and by better protecting women from domestic violence, via mandatory arrest laws, anti-stalking legislation, or better police and judicial training. Women's economic security can be improved by increased state emphasis on child support collections and by implementing welfare reform so as to maximize women's earning opportunities while still providing a basic safety net for those who cannot work.

National policies remain important in improving women's status in the states and in the country as a whole. The proposed Fair Pay Act, introduced by Congresswoman Eleanor Holmes Norton, would help achieve pay equity in the United States. The federal minimum wage, federal equal employment opportunity legislation, and federal health and safety standards are all critical in ensuring minimum levels of decency and fairness for women workers. Federal laws that would make it easier to unionize would assist women workers; IWPR research shows that unions raise women's wages more than men's, other things being equal (Spalter-Roth, Hartmann, and Collins, 1994). New

policies such as paid family leave could be legislated nationally as well as at the state level. As most income redistribution occurs at the national level, federal legislation on taxes, entitlements, and income security programs (such as the earned income tax credit, social security, Medicaid, Medicare, food stamps, and welfare) will continue to affect women's lives.

The Institute for Women's Policy Research's new series of reports on the *Status of Women in the States* establishes baseline measures for the status of women in the fifty states and the District of Columbia and analyzes in detail the status of women in thirteen states and the District of Columbia. In accordance with IWPR's purpose -- to meet the need for women-centered, policy-relevant research -- these reports describe women's lives and provide the tools to analyze the policies that can and do affect them.

Appendix I: Methodology, Terms, and Sources for the Composite Indices

Composite Political Participation Index: This composite index reflects four areas of political participation: voter registration; voter turnout; women in elective office, including state legislatures, statewide elective office, and positions in the U.S. Congress; and institutional resources available for women (such as a state agenda project, a commission on the status of women, or a legislative caucus).

To construct this composite index, each of the component indicators was standardized to remove the effects of different units of measurement for each state's score on the resulting composite index. Each component was standardized by subtracting the mean value (for all 50 states) from the observed value and dividing by the standard deviation. The standardized scores were then given different weights. Voter registration and voter turnout were each given a weight of 1.0. The component indicator for women in elected office is itself a composite reflecting different levels of officeholding and was given a weight of 3.0. The last component indicator, women's institutional resources, is also a composite of scores indicating the presence or absence of each of three resources: a women's agenda project, a commission on the status of women, and a women's legislative caucus. It received a weight of 1.0. The resulting weighted, standardized values for each of the four component indicators were summed for each state to create the composite political participation index.

Voter Registration and Voter Turnout: These two component indicators show the average percent (for the two elections) of all women aged 18 and older (in the civilian noninstitutionalized population) who reported registering or voting. Source: U.S. Bureau of the Census (1993, 1996), based on the Current Population Survey.

Women in Elected Office: This component indicator is based on a methodology developed by the Center for Policy Alternatives (1995).

This composite has four components and reflects office-holding at the state and national levels. For each state the proportion of office holders who are women was computed for several levels: state representatives, state senators, state-wide elected executive officials and U.S. representatives, and U.S. senators and governors. The percentages were then converted to scores that ranged from 0 to 1 by dividing the observed value for each state by the highest value for all states. The scores were then weighted according to the degree of political influence of the position: state representatives were given a weight of 1.0, state senators were given a weight of 1.25, statewide executive elected officials and U.S. representatives were each given a weight of 1.5, and U.S. senators and state governors were each given a weight of 1.75. The resulting weighted scores for the four components were added to yield the total score on this composite for each state. The highest score of any state for this composite office-holding indicator was 4.45. These scores were then used to rank the states on the indicator for women in elected office. Source: Data were compiled by the Institute for Women's Policy Research (IWPR) from several sources, including the Center for the American Woman and Politics (1996a,b,c,d) and the Council of State Governments (1996).

Women's Institutional Resources: This indicator measures the number of institutional resources for women available in the state from a maximum of three, including commissions on the status of women (which are established by legislation or executive order), women's state agenda projects (usually voluntary, nonprofit organizations), and legislative caucuses for women (organized by

women legislators in either or both houses of the state legislature). States receive 1.0 point for each institutional resource present in their state and 0.5 point if a legislative caucus exists in one house but not the other. Source: Center for Policy Alternatives, 1995, updated in 1996 by IWPR.

Composite Employment and Earnings Index: This composite index consists of four component indicators: median annual earnings for women, the ratio of the earnings of women to the earnings of men, women's labor force participation, and the percent of employed women in managerial and professional specialty occupations.

To construct this composite index, each of the four component indicators was "standardized" — i.e., for each of the four indicators, the observed value for the state was divided by the comparable value for the entire United States. The resulting ratios were summed for each state to create the composite index; thus, each of the four component indicators has equal weight in the composite.

Women's Median Annual Earnings: 1989 median yearly earnings of noninstitutionalized women aged 18-65 who worked more than 49 weeks during the year and more than 34 hours per week. Source: IWPR calculations of the Public Use Microdata Sample of the 1990 Census of Population.

Ratio of Women's to Men's Earnings: 1989 median yearly earnings of noninstitutionalized women aged 18-65 who worked more than 49 weeks per year and more than 34 hours per week divided by the 1989 median yearly earnings of noninstitutionalized men aged 18-65 who worked more than 49 weeks per year and more than 34 hours per week. Source: IWPR calculations of the Public Use Microdata Sample of the 1990 Census of Population.

Women's Labor Force Participation (proportion of the adult female population that is in the labor force): Percent of civilian noninstitutionalized women aged 16 and older who were, in 1994, employed or looking for work. This includes those employed full-time, part-time voluntarily, or part-time involuntarily and those who are unemployed. Source: U.S Department of Labor, Bureau of Labor Statistics, 1995a, based on the Current Population Survey.

Women in Managerial and Professional Occupations: Percent of civilian noninstitutionalized women workers aged 16 and older who, in 1994, were employed in executive, administrative, managerial, or professional specialty occupations. Source: U.S. Department of Labor, Bureau of Labor Statistics, 1995a, based on the Current Population Survey.

Composite Economic Autonomy Index: This composite index reflects four aspects of women's economic well-being: access to health insurance, educational attainment, business ownership, and percent of women above the poverty level.

To construct this composite index, each of the component indicators was "standardized" — i.e., for each indicator, the observed value for the state was divided by the comparable value for the United States as a whole. The resulting ratios were summed for each state to create the composite index. Each component was given a weight of 1.0.

Access to Health Insurance: Percent of civilian noninstitutionalized women under age 65 who are insured. The state-by-state percentages are based on the averages of three years of pooled data from the 1991, 1992, and 1993 Current Population Survey from the Bureau of the Census. Source: Winterbottom et al., 1995.

Educational Attainment: In 1989, the percent of women aged 25 and older with four or more years of college. Source: Population Reference Bureau, 1993, based on the Public Use Microdata Sample of the 1990 Census of Population.

Women's Business Ownership: In 1992, the percent of all firms (legal entities engaged in economic activity during any part of 1992 that filed an IRS form 1040, Schedule C; 1065; or 1120S) that were owned by women. Sex of the owner was determined by sending their social security numbers to the Social Security Administration for a list of sex codes. Source: U.S. Department of Commerce, 1996, based on the 1992 Economic Census.

Women Above Poverty Level: In 1989, the percent of women living above the official poverty threshold, which varies by family size and composition. In 1989, the poverty level for a family of four was $12,675. Source: Population Reference Bureau, 1993, based on the Public Use Microdata Sample of the 1990 Census of Population.

Composite Reproductive Rights Index: This composite index reflects a variety of indicators of women's reproductive well-being and autonomy. These include access to abortion services without mandatory parental consent laws for minors, access to abortion services without a waiting period, public funding for abortions under any circumstances if a woman is eligible, percent of counties that have at least one abortion provider, whether the governor or state legislature is pro-choice, public funding of infertility treatments, existence of a maternity stay law, and whether gay/lesbian couples can adopt. For more complete definitions of the components of this index and sources, see Appendix II.

To construct this composite index, each component indicator was rated on a scale of 0 to 1 and assigned a weight. The notification and waiting-period indicators were each given a weight of 0.5. The indicator of public funding for abortions was given a weight of 1.0. For the indicator of the percent of counties with abortion providers, states were given a scaled score ranging from 0 to 1. For the indicator of whether the governor, upper house, or lower house is pro-choice, each state receives 0.33 points per governmental body (up to a maximum of 1.0 point). The indicator for public funding for infertility treatments was given a weight of 1.0. For the maternity stay law indicator, the state received a score of 0.5 if it had legislation pending. For the indicator of whether gay/lesbian couples can adopt, states were given 1.0 point if legislation prohibiting discrimination against these couples in adoption proceedings exists and 0.5 points if the state has no official position on the subject. The maternity stay law and gay/lesbian adoption law were each given a weight of 0.5. The weighted scores for each component indicator were summed to arrive at the value of the composite index score for each state. The states and the District of Columbia were then ranked according to those values.

Appendix II: Terms and Sources for Reproductive Rights Components

Mandatory Consent: Mandatory consent laws require that minors notify one or both parents of the decision to have an abortion or gain the consent of one or both parents before a physician can perform the procedure. Of the 35 states with such laws on the books as of January 1995, 24 enforce their laws. Of the 24, 20 allow for a judicial bypass of notification if the minor appears before a judge and provides a reason that notification would place an undue burden on the decision to have an abortion. Three states provide for physician bypass of notification; only Utah had no bypass procedure as of January 1995 (NARAL Foundation and NARAL, 1995).

Waiting Period: Waiting-period legislation mandates that a physician cannot perform an abortion until a certain number of hours after the woman has been notified of her options in dealing with a pregnancy. The waiting periods range from one to 72 hours. Of the 15 states with mandatory waiting periods as of January 1995, seven (with waiting periods ranging from eight to 24 hours) enforced their laws (NARAL Foundation and NARAL, 1995).

Restrictions on Public Funding: In some states, public funding for abortions is available only under specific circumstances, such as rape or incest, endangerment to the mother's life, or limited health circumstances of the fetus. As of January 1995, 17 states and the District of Columbia funded abortions in all or most circumstances (NARAL Foundation and NARAL, 1995).

Maternity Stay Laws: Maternity stay laws require that a minimum length of time under hospitalization be provided to a new mother. The laws follow the recommendations of the American Medical Association, which suggests a minimum hospital stay of 48 hours after an uncomplicated vaginal birth and 96 hours after a cesarean section. Usually, the laws provide that if the doctor and the mother agree to an early release, the relevant insurance company must provide one home visit (American Political Network, Inc., 1996). In September 1996, new federal legislation was passed to require that insurance companies pay for the recommended minimum hospital stays in maternity cases.

Fertility Treatments and Public Funding: While increasing numbers of private health insurance plans cover infertility treatments, few states in the United States allow for infertility treatments under publicly funded health plans such as Medicaid, although they tend to cover a wide range of contraceptive services (King and Meyer, 1996).

Same-Sex Couples and Adoption: Some states have specific legislation prohibiting discrimination against gay and lesbian couples in adoption procedures. For situations in which one member of the couple is the biological parent, states can adopt legislation that allows the nonbiological parent in a gay or lesbian couple to adopt the child. One state, New Mexico, has passed legislation to allow the nonbiological parent in a gay or lesbian couple to adopt the child, while four states have passed legislation explicitly prohibiting adoption in such circumstances (Human Rights Campaign, forthcoming).

Appendix III:
National Rankings on Selected Indicators

Political Participation Rankings

STATE	Composite Index SCORE	Composite Index RANK	Women in Elected Office Composite Index SCORE	Women in Elected Office Composite Index RANK
Alabama	-3.09	41	0.60	47
Alaska	2.97	12	2.35	11
Arizona	-2.16	36	2.08	16
Arkansas	-5.46	46	1.16	38
California	4.16	8	3.11	3
Colorado	2.87	13	2.65	5
Connecticut	4.24	7	2.39	9
Delaware	3.16	11	2.80	4
District of Columbia	6.00	n/a	n/a	n/a
Florida	-2.97	40	1.42	32
Georgia	-3.44	42	1.11	39
Hawaii	0.31	23	2.60	6
Idaho	2.86	14	2.23	13
Illinois	0.69	21	2.31	12
Indiana	-0.69	29	1.89	20
Iowa	0.50	22	1.24	36
Kansas	8.78	1	4.45	1
Kentucky	-7.10	49	0.53	49
Louisiana	-4.02	43	0.60	47
Maine	4.84	4	2.46	8
Maryland	4.79	5	2.56	7
Massachusetts	-1.15	30	1.23	37
Michigan	0.28	24	1.39	33
Minnesota	4.98	3	1.93	18
Mississippi	-6.32	48	0.52	50
Missouri	0.91	19	1.46	31
Montana	2.59	15	1.59	26
Nebraska	0.84	20	1.53	27
Nevada	-0.06	27	2.37	10
New Hampshire	-1.23	31	1.51	29
New Jersey	-1.38	33	1.65	23
New Mexico	-1.86	35	1.49	30
New York	-2.26	37	1.39	33
North Carolina	-2.78	38	1.03	41
North Dakota	4.53	6	1.69	22
Ohio	-0.10	28	1.72	21
Oklahoma	-1.64	34	1.09	40
Oregon	3.95	9	1.95	17
Pennsylvania	-5.94	47	0.74	45
Rhode Island	0.04	26	1.63	24
South Carolina	-4.88	44	0.73	46
South Dakota	1.42	18	1.61	25
Tennessee	-7.29	50	0.84	43
Texas	-1.25	32	1.92	19
Utah	0.06	25	1.53	27
Vermont	3.33	10	2.21	14
Virginia	-2.87	39	0.88	42
Washington	7.87	2	3.88	2
West Virginia	-4.98	45	0.82	44
Wisconsin	1.58	17	1.34	35
Wyoming	2.39	16	2.19	15
United States			1.64	

Political Participation Rankings

STATE	Percent of Women Registered to Vote in 1992 and 1994 PERCENT	RANK	Percent of Women Who Voted in 1992 and 1994 PERCENT	RANK	Number of Institutional Resources Available to Women in the State NUMBER	RANK
Alabama	73.2	17	54.4	27	2.5	6
Alaska	73.8	16	64.4	8	1.0	40
Arizona	65.0	34	54.3	29	0.0	48
Arkansas	65.2	33	50.4	43	0.5	46
California	58.1	48	50.6	41	3.0	1
Colorado	72.4	19	58.0	22	1.0	40
Connecticut	74.9	12	62.1	12	2.0	10
Delaware	65.0	34	54.1	31	2.0	10
District of Columbia	73.9	n/a	64.8	n/a	1.0	n/a
Florida	61.3	45	50.5	42	2.0	10
Georgia	60.9	46	46.7	48	3.0	1
Hawaii	57.8	49	51.2	39	1.5	37
Idaho	70.2	25	61.1	14	2.0	10
Illinois	69.2	26	54.7	26	1.0	40
Indiana	63.3	42	52.4	34	2.0	10
Iowa	76.8	7	63.6	9	2.0	10
Kansas	72.6	18	61.6	13	0.0	48
Kentucky	62.9	43	43.6	50	2.0	10
Louisiana	74.0	15	52.0	35	2.0	10
Maine	83.8	2	65.1	6	1.0	40
Maryland	68.9	27	58.0	22	3.0	1
Massachusetts	70.3	24	58.9	19	2.0	10
Michigan	75.4	10	59.9	17	2.0	10
Minnesota	83.3	3	66.0	5	2.5	6
Mississippi	76.6	9	54.4	27	0.0	48
Missouri	75.2	11	62.5	11	2.0	10
Montana	76.7	8	68.8	1	2.0	10
Nebraska	74.4	14	61.1	14	2.0	10
Nevada	57.1	50	50.4	43	2.0	10
New Hampshire	68.0	30	53.8	32	2.0	10
New Jersey	65.8	32	51.4	38	2.0	10
New Mexico	63.4	39	54.3	29	2.0	10
New York	60.9	46	51.8	37	2.5	6
North Carolina	66.1	31	48.0	45	3.0	1
North Dakota	92.4	1	65.1	6	2.0	10
Ohio	68.1	29	56.0	25	2.0	10
Oklahoma	72.1	20	57.5	24	2.0	10
Oregon	77.2	6	68.7	2	2.0	10
Pennsylvania	62.2	44	51.1	40	1.5	37
Rhode Island	68.6	28	58.6	20	2.0	10
South Carolina	64.4	36	51.9	36	2.0	10
South Dakota	79.3	5	67.4	3	1.0	40
Tennessee	64.0	37	47.2	47	0.5	46
Texas	63.4	39	47.9	46	2.0	10
Utah	70.7	23	59.2	18	2.0	10
Vermont	74.7	13	60.7	16	2.0	10
Virginia	63.4	39	53.4	33	3.0	1
Washington	70.8	21	58.1	21	1.5	37
West Virginia	63.6	38	45.5	49	2.5	6
Wisconsin	82.2	4	63.4	10	2.0	10
Wyoming	70.8	21	67.2	4	1.0	40
United States	66.5		53.7		2.0 (median)	

Employment and Earnings Rankings

STATE	Composite Index SCORE	Composite Index RANK	Median Annual Earnings for Full-Time, Full-Year Employed Women EARNINGS	Median Annual Earnings for Full-Time, Full-Year Employed Women RANK
Alabama	3.52	48	$15,000	42
Alaska	4.63	2	24,000	2
Arizona	4.00	22	18,000	20
Arkansas	3.57	46	14,000	47
California	4.27	8	22,000	5
Colorado	4.28	6	19,000	14
Connecticut	4.35	5	23,000	3
Delaware	4.13	15	19,600	12
District of Columbia	5.12	1	24,500	1
Florida	3.84	32	17,062	27
Georgia	4.04	18	18,000	20
Hawaii	4.18	12	19,000	14
Idaho	3.73	40	15,000	42
Illinois	4.01	21	19,842	9
Indiana	3.57	46	16,500	32
Iowa	3.79	36	16,000	34
Kansas	3.93	25	16,640	30
Kentucky	3.50	49	15,087	41
Louisiana	3.58	45	15,000	42
Maine	3.88	27	16,536	31
Maryland	4.53	3	22,000	5
Massachusetts	4.45	4	22,000	5
Michigan	3.88	27	19,500	13
Minnesota	4.14	14	19,000	14
Mississippi	3.44	50	14,000	47
Missouri	3.86	30	17,000	28
Montana	3.66	43	14,000	47
Nebraska	3.81	35	15,000	42
Nevada	3.97	23	18,531	19
New Hampshire	4.22	11	19,800	10
New Jersey	4.26	9	22,700	4
New Mexico	3.88	27	15,900	37
New York	4.25	10	22,000	5
North Carolina	3.82	33	16,000	34
North Dakota	3.86	30	14,000	47
Ohio	3.82	33	18,000	20
Oklahoma	3.76	38	16,000	34
Oregon	4.12	17	18,000	20
Pennsylvania	3.79	36	18,000	20
Rhode Island	4.04	18	18,833	18
South Carolina	3.70	41	15,500	39
South Dakota	3.74	39	13,429	51
Tennessee	3.67	42	15,739	38
Texas	4.04	18	18,000	20
Utah	3.97	23	16,500	32
Vermont	4.28	6	18,000	20
Virginia	4.18	12	19,000	14
Washington	4.13	15	19,680	11
West Virginia	3.34	51	14,738	46
Wisconsin	3.92	26	16,981	29
Wyoming	3.62	44	15,200	40
United States			18,778	

Employment and Earnings Rankings

STATE	Earnings Ratio Between Full-Time, Full-Year Employed Women and Men		Percent of Women in the Labor Force		Percent of Employed Women, Managerial or Professional Occupations	
	PERCENT	RANK	PERCENT	RANK	PERCENT	RANK
Alabama	61.2	46	54.8	46	25.7	39
Alaska	75.0	3	67.5	2	31.7	9
Arizona	69.7	17	57.4	38	30.1	17
Arkansas	70.0	15	57.3	40	23.7	48
California	73.3	6	56.9	41	30.3	16
Colorado	70.4	14	65.7	5	32.2	4
Connecticut	67.6	24	61.5	23	31.3	11
Delaware	67.6	24	63.4	15	29.4	19
District of Columbia	87.5	1	60.9	24	43.0	1
Florida	69.6	18	55.4	42	28.0	28
Georgia	72.0	8	60.1	29	29.0	20
Hawaii	76.0	2	62.8	18	28.3	25
Idaho	65.2	40	63.3	16	25.8	38
Illinois	66.1	35	59.7	32	28.0	28
Indiana	61.1	47	62.5	19	21.2	51
Iowa	66.7	30	65.6	8	24.3	45
Kansas	66.6	32	63.8	14	28.3	25
Kentucky	62.9	44	55.3	43	24.2	47
Louisiana	60.0	49	53.3	49	28.7	23
Maine	68.9	21	58.6	36	28.5	24
Maryland	71.0	12	64.2	12	35.4	2
Massachusetts	70.8	13	60.7	25	34.9	3
Michigan	61.8	45	58.7	35	26.9	34
Minnesota	67.9	23	69.8	1	27.4	31
Mississippi	63.6	41	55.2	45	23.6	49
Missouri	67.5	26	60.6	26	27.0	33
Montana	63.6	41	61.8	22	26.7	35
Nebraska	68.2	22	66.9	4	25.2	43
Nevada	71.3	11	62.4	20	25.3	42
New Hampshire	66.3	34	65.7	5	31.1	13
New Jersey	65.7	37	57.4	38	31.9	6
New Mexico	67.3	28	55.3	43	31.8	7
New York	73.3	6	53.2	50	31.8	7
North Carolina	71.7	10	60.4	27	25.6	40
North Dakota	70.0	15	65.6	8	28.1	27
Ohio	63.6	41	57.6	37	27.5	30
Oklahoma	66.7	30	54.7	47	28.8	21
Oregon	69.2	19	62.2	21	31.5	10
Pennsylvania	65.5	38	54.6	48	27.2	32
Rhode Island	67.3	28	59.3	33	29.9	18
South Carolina	67.4	27	59.1	34	25.5	41
South Dakota	74.6	5	65.7	5	23.5	50
Tennessee	66.1	35	60.2	28	24.3	45
Texas	72.0	8	60.1	29	28.8	21
Utah	61.1	47	65.5	10	31.1	13
Vermont	75.0	3	65.3	11	32.1	5
Virginia	69.1	20	63.0	17	31.1	13
Washington	66.5	33	59.9	31	31.3	11
West Virginia	58.9	51	46.6	51	25.9	37
Wisconsin	65.3	39	67.3	3	26.2	36
Wyoming	59.7	50	64.1	13	24.5	44
United States	68.5		58.8		28.7	

Economic Autonomy Rankings

STATE	Composite Index SCORE	Composite Index RANK	Percent of Women with Four or More Years of College PERCENT	Percent of Women with Four or More Years of College RANK	Percent of Women without Health Insurance PERCENT	Percent of Women without Health Insurance RANK
Alabama	3.58	46	13.5	45	16.8	39
Alaska	4.23	10	22.2	7	17.9	42
Arizona	4.03	23	17.2	25	16.3	37
Arkansas	3.47	50	11.9	50	18.5	43
California	4.17	14	20.1	13	16.3	37
Colorado	4.49	3	23.5	4	10.6	18
Connecticut	4.49	3	23.8	3	6.8	1
Delaware	4.15	16	18.7	16	13.2	28
District of Columbia	4.85	1	30.6	1	18.9	45
Florida	3.83	37	15.1	36	20.0	47
Georgia	3.89	32	16.8	27	16.2	36
Hawaii	4.42	7	20.9	11	7.8	3
Idaho	3.77	40	14.6	41	17.8	41
Illinois	4.11	18	18.4	17	10.5	16
Indiana	3.82	38	13.4	46	11.0	20
Iowa	3.93	31	15.0	38	8.4	6
Kansas	4.11	18	18.4	17	10.8	19
Kentucky	3.58	46	12.2	49	11.2	21
Louisiana	3.58	46	14.5	42	20.6	49
Maine	3.96	26	17.2	25	11.4	22
Maryland	4.50	2	23.1	6	10.0	14
Massachusetts	4.44	6	24.1	2	9.7	12
Michigan	3.94	28	15.1	36	9.3	10
Minnesota	4.17	14	19.2	15	10.1	15
Mississippi	3.45	51	13.3	47	18.7	44
Missouri	3.86	33	15.2	35	13.0	27
Montana	3.94	28	18.0	20	15.5	35
Nebraska	4.05	21	16.7	28	9.1	9
Nevada	3.77	40	12.8	48	20.1	48
New Hampshire	4.23	10	21.1	9	12.0	24
New Jersey	4.22	12	21.0	10	11.5	23
New Mexico	3.95	27	17.8	22	21.7	51
New York	4.19	13	20.7	12	12.9	26
North Carolina	3.84	36	15.7	32	13.6	30
North Dakota	3.94	28	16.7	28	7.6	2
Ohio	3.86	33	14.4	43	9.7	12
Oklahoma	3.72	43	15.0	38	19.9	46
Oregon	4.12	17	18.1	19	13.5	29
Pennsylvania	3.86	33	15.3	34	8.9	8
Rhode Island	4.04	22	18.0	20	8.2	5
South Carolina	3.72	43	14.7	40	17.0	40
South Dakota	3.77	40	15.5	33	14.8	33
Tennessee	3.67	45	14.0	44	14.0	32
Texas	3.82	38	17.4	24	21.5	50
Utah	4.08	20	17.5	23	10.5	16
Vermont	4.46	5	23.2	5	8.0	4
Virginia	4.25	9	21.3	8	15.3	34
Washington	4.27	8	19.7	14	9.6	11
West Virginia	3.49	49	10.9	51	13.8	31
Wisconsin	3.97	25	16.0	31	8.4	6
Wyoming	3.99	24	16.1	30	12.7	25
United States	4.00		17.6		13.8	

Economic Autonomy Rankings

STATE	Percent of Women in Poverty		Percent of Businesses that are Women-Owned	
	PERCENT	RANK	PERCENT	RANK
Alabama	19.4	46	31.5	47
Alaska	8.5	5	32.9	35
Arizona	14.6	36	37.6	3
Arkansas	19.8	49	31.6	45
California	11.6	17	35.5	12
Colorado	11.9	20	37.6	3
Connecticut	7.0	1	33.6	28
Delaware	9.6	8	35.3	14
District of Columbia	16.5	41	41.3	1
Florida	12.7	28	35.2	16
Georgia	15.1	37	33.6	28
Hawaii	8.2	4	37.6	3
Idaho	13.6	32	33.8	25
Illinois	11.8	19	34.5	21
Indiana	11.5	16	34.4	22
Iowa	12.2	23	34.3	23
Kansas	12.1	22	34.7	19
Kentucky	19.0	45	31.4	48
Louisiana	23.6	50	32.5	37
Maine	12.3	24	32.2	40
Maryland	8.8	6	37.1	6
Massachusetts	9.3	7	33.3	31
Michigan	13.3	31	35.2	16
Minnesota	11.0	13	34.6	20
Mississippi	25.2	51	30.2	51
Missouri	13.8	33	33.8	25
Montana	16.8	42	33.2	32
Nebraska	11.9	20	35.1	18
Nevada	10.7	9	36.9	7
New Hampshire	7.4	2	32.2	40
New Jersey	7.8	3	31.9	42
New Mexico	19.7	48	37.8	2
New York	12.8	30	34.1	24
North Carolina	14.1	34	32.4	38
North Dakota	14.3	35	31.7	44
Ohio	12.6	27	33.7	27
Oklahoma	17.1	43	33.6	28
Oregon	12.7	28	36.8	8
Pennsylvania	11.7	18	31.2	49
Rhode Island	10.9	11	31.6	45
South Carolina	16.4	39	32.8	36
South Dakota	16.2	38	31.9	42
Tennessee	16.4	39	31.1	50
Texas	17.4	44	33.0	34
Utah	12.3	24	35.3	14
Vermont	10.9	11	35.7	11
Virginia	11.2	15	35.4	13
Washington	11.0	13	36.5	9
West Virginia	19.6	47	32.3	39
Wisconsin	10.7	9	33.1	33
Wyoming	12.4	26	35.9	10
United States	13.2		34.1	

Reproductive Rights Rankings

STATE	Composite Index SCORE	RANK	Notification	Waiting Period
Alabama	0.84	39	0	1
Alaska	2.61	16	0	1
Arizona	1.27	32	0	1
Arkansas	0.79	42	0	1
California	3.00	13	0	1
Colorado	1.32	29	0	1
Connecticut	3.63	9	1	1
Delaware	1.17	33	0	0*
District of Columbia	3.92	4	1	1
Florida	1.31	31	1	1
Georgia	1.39	26	0	1
Hawaii	5.25	1	1	1
Idaho	1.36	28	0	0*
Illinois	2.09	19	0	1
Indiana	0.85	38	0	0*
Iowa	2.54	18	1	1
Kansas	0.81	41	0	0
Kentucky	0.77	43	0	0*
Louisiana	1.83	21	0	1
Maine	2.58	17	1	1
Maryland	4.08	3	0	1
Massachusetts	2.94	15	0	0*
Michigan	0.72	45	0	0*
Minnesota	3.30	11	0	1
Mississippi	0.30	49	0	0
Missouri	1.37	27	0	1
Montana	0.88	36	0	1
Nebraska	0.03	51	0	0
Nevada	0.93	35	0	1
New Hampshire	3.00	13	1	1
New Jersey	3.84	5	1	1
New Mexico	3.68	8	0	1
New York	4.68	2	1	1
North Carolina	3.17	12	1	1
North Dakota	0.27	50	0	0
Ohio	0.60	46	0	0
Oklahoma	1.80	22	1	1
Oregon	3.83	6	1	1
Pennsylvania	1.80	22	0	0
Rhode Island	1.15	34	0	1
South Carolina	1.47	25	0	1
South Dakota	0.77	43	0	0*
Tennessee	0.36	47	0	0*
Texas	1.32	29	1	1
Utah	0.32	48	0	0
Vermont	3.82	7	1	1
Virginia	2.00	20	1	1
Washington	3.36	10	1	1
West Virginia	1.79	24	0	1
Wisconsin	0.82	40	0	1
Wyoming	0.88	36	0	1

** Indicates the legislation is not enforced but remains part of the statutory code.*

Reproductive Rights Rankings

STATE	Public Funding	Providers	Maternity Stay	Pro-Choice Gov't.	Infertility	Adoption
Alabama	0	0.09	0	0	0	0.5
Alaska	1	0.28	0.5	0.33	0	0.5
Arizona	0	0.27	0.5	0	0	0.5
Arkansas	0	0.04	0	0	0	0.5
California	1	0.67	0.5	0.33	0	0.5
Colorado	0	0.24	0	0.33	0	0.5
Connecticut	1	0.88	1	0	0	0.5
Delaware	0	0.67	0.5	0	0	0.5
District of Columbia	1	1.00	0	0.67	0	0.5
Florida	0	0.31	0	0	0	0
Georgia	0	0.14	1	0	0	0.5
Hawaii	1	1.00	0	1.00	1	0.5
Idaho	1	0.11	0	0	0	0.5
Illinois	1	0.09	0.5	0	0	0.5
Indiana	0	0.10	1	0	0	0.5
Iowa	0	0.04	0.5	0	1	0.5
Kansas	0	0.06	1	0	0	0.5
Kentucky	0	0.02	1	0	0	0.5
Louisiana	0	0.08	0	0	1	0.5
Maine	0	0.50	1	0.33	0	0.5
Maryland	1	0.50	1	0.33	1	0.5
Massachusetts	1	0.86	1	0.33	0	0.5
Michigan	0	0.22	0.5	0	0	0.5
Minnesota	1	0.05	1	0	1	0.5
Mississippi	0	0.05	0	0	0	0.5
Missouri	0	0.04	0.5	0.33	0	0.5
Montana	0	0.13	0	0	0	0.5
Nebraska	0	0.03	0	0	0	0
Nevada	0	0.18	0	0	0	0.5
New Hampshire	0	0.50	1	0	1	0
New Jersey	1	0.76	1	0.33	0	0.5
New Mexico	1	0.18	1	0	1	1
New York	1	0.60	1	0.33	1	0.5
North Carolina	1	0.34	1	0.33	0	0
North Dakota	0	0.02	0	0	0	0.5
Ohio	0	0.10	0.5	0	0	0.5
Oklahoma	0	0.05	1	0	0	0.5
Oregon	1	0.25	0	0.33	1	0.5
Pennsylvania	0	0.30	0.5	0	1	0.5
Rhode Island	0	0.40	0	0	0	0.5
South Carolina	0	0.22	1	0	0	0.5
South Dakota	0	0.02	1	0	0	0.5
Tennessee	0	0.11	0	0	0	0.5
Texas	0	0.07	0	0	0	0.5
Utah	0	0.07	0	0	0	0.5
Vermont	1	0.57	0	1.00	0	0.5
Virginia	0	0.25	1	0	0	0.5
Washington	1	0.28	1	0.33	0	0.5
West Virginia	1	0.04	0	0	0	0.5
Wisconsin	0	0.07	0	0	0	0.5
Wyoming	0	0.13	0	0	0	0.5

Appendix IV: National Resources

National Resources

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Washington, DC 20006
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Fax (202) 637-5058

Alan Guttmacher Institute
1120 Connecticut Avenue, Suite 460
Washington, DC 20036
Tel (202) 296-4012
Fax (202) 223-5756

American Association of Retired Persons
601 E Street, NW
Washington, DC 20049
Tel (202) 434-2277
Fax (202) 434-6477
http://www.aarp.org

American Association of University Women
1111 16th Street, NW
Washington, DC 20036
Tel (202) 785-7700
Fax (202) 872-1425

American Medical Women's Association
801 North Fairfax Street, #400
Alexandria, VA 22314
Tel (703) 838-0500
Fax (703) 549-3864

American Nurses Association
600 Maryland Avenue, SW, Suite 100W
Washington, DC 20024
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Fax (212) 692-2718

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Tel (212) 868-1368
Fax (212) 868-1373

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2012 Massachusetts Avenue, NW
Washington, DC 20036
Tel (202) 293-1100
Fax (202) 861-0298

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Springfield, VA 22150
Tel (703) 922-5757
Fax (703) 971-5892

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Clement Hall, Room 339
Memphis, TN 38152
Tel (901) 678-2770
Fax (901) 678-3652

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Fax (202) 296-8962

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Tel (202) 408-1080
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New York, NY 10001
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Fax (212) 268-6515

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Fax (202) 662-3540

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Tel (212) 870-2347
Fax (212) 870-2338

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1126 16th Street, NW
Washington, DC 20036
Tel (202) 296-1200
Fax (202) 785-4563

Coalition on Human Needs
1000 Wisconsin Avenue, NW
Washington, DC 20007
Tel (202) 342-0726
Fax (202) 342-1132

Council of Presidents of National Women's Organizations
c/o National Committee on Pay Equity
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Washington, DC 20036
Tel (202) 331-7343
Fax (202) 331-7406

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Washington, DC 20036
Tel (202) 775-8810
Fax (202) 775-0819
http://epinet.org

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San Francisco, CA 94103
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Fax (415) 621-6744

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San Francisco, CA 94103-5133
Tel (415) 252-8900
Fax (415) 252-8991

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Fax (703) 522-2219

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Washington, DC 20036-2990
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Fax (202) 835-0246

Hadassah
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New York, NY 10019
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HumanSERVE
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Fax (212) 854-8727

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Fax (212) 477-8215

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Fax (301) 403-4137

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Fax (414) 272-2870

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Washington, DC 20001
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Fax (202) 638-2356

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Fax (212) 247-6453

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Fax (212) 963-3463

U.S. Department of Commerce, Bureau of the Census
Population Division
Washington, DC 20233
Tel (301) 457-2422
Fax (301) 457-2643
http://www.census.gov

U.S. Department of Education
600 Independence Avenue, SW
Washington, DC 20202
Tel (202) 401-1576
Fax (202) 401-0596
http://www.ed.gov

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Washington, DC 20201
Tel (202) 690-7000
http://www.os.dhhs.gov

U.S. Department of Labor, Bureau of Labor Statistics
Washington, DC 20212
Tel (202) 606-6392 for State Labor Force Data
http://stats.bls.gov

Victims Services, Inc.
2 Lafayette Street
New York, NY 10017
Tel (212) 577-7700
Fax (212) 385-0331

White House Office for Women's Initiatives & Outreach
Executive Office of the President
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Washington, DC 20500
Tel (202) 456-7300

Wider Opportunities for Women/National Commission on Working Women
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Washington, DC 20005
Tel (202) 638-3143
Fax (202) 638-4885

Women Employed
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Chicago, IL 60603
Tel (312) 782-3902
Fax (312) 782-5249

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1625 K Street, NW, Suite 300
Washington, DC 20006
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Fax (202) 467-5366

Women's Bureau
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210
Tel (800) 827-5335
Fax (202) 219-5529
http://www.dol.gov/dol/wb/welcome.html

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Washington, DC 20009
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Fax (202) 986-2539

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Washington, DC 20006
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Fax (202) 628-0458

Young Women's Christian Association of the U.S.A.
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New York, NY 10003
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Fax (212) 979-6829

Young Women's Project
923 F Street, NW, 3rd Floor
Washington, DC 20004
Tel (202) 393-0461
Fax (202) 393-0065

Appendix V:
List of Census Bureau Regions

Pacific West
- Alaska
- California
- Hawaii
- Oregon
- Washington

Mountain West
- Arizona
- Colorado
- Idaho
- Montana
- Nevada
- New Mexico
- Utah
- Wyoming

West North Central
- Illinois
- Indiana
- Minnesota
- Ohio
- Nebraska
- North Dakota
- South Dakota

West South Central
- Arkansas
- Louisiana
- Oklahoma
- Texas

East South Central
- Alabama
- Kentucky
- Mississippi
- Tennessee

East North Central
- Connecticut
- Maine
- Michigan
- Ohio
- Wisconsin

Middle Atlantic
- New Jersey
- New York
- Pennsylvania

New England
- Connecticut
- Maine
- Massachusetts
- New Hampshire
- Rhode Island
- Vermont

South Atlantic
- Delaware
- District of Columbia
- Florida
- Georgia
- Maryland
- North Carolina
- South Carolina
- West Virginia
- Virginia

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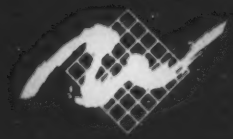

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